STATE FILINGS PULSE

2025 Q2 EDITION

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I. Introduction

The State Filings Pulse, a quarterly publication, provides the insurance industry with insight into filing approvals in each state. These up-to-date filing statistics enable companies to observe the latest state filing trends more effectively.

Want to explore State Filings Pulse? To obtain a free copy of the publication on a quarterly basis, please register at the following link: State Filings Pulse.

Included in the publication are the statistics below by state for filings approved between January 1, 2020 and June 30, 2025.

- **Median number of days from filing submission to approval/disposition:** The median provides the midpoint with half the filings being less than the median and half the filings being above the median. Unlike the average, atypical filings taking significantly less or more time to review will not impact the median. Approval/disposition as used in this publication also includes acknowledgements and closures by the state accepting the filing. For states where the filing law is “file and use” or “use and file”, insurers may use the filing prior to the state issuing an approval. In these states, the median number of days to approval is not an indication of how long it takes before an insurer can implement a filing.
- **Disapproved filings as percentage of total closed filings:** This percentage represents the probability a state will disapprove a filing. When a filing has material deficiencies and does not comply with the state requirements, the state may disapprove the filing.
- **Withdrawn filings as percentage of total closed filings:** This percentage represents the probability an insurer will withdraw a filing in a state. Insurers withdraw filings due to insufficient support, lack of compliance at the request of the state or the insurer has decided not to move forward with the filing.
- **Percentage of rate filings with approved rate change less than proposed rate change:** This percentage provides the probability that an insurer will reduce the proposed rate change after submission. When this happens, the state most often requests it due to differing opinions on the needed rate change. Occasionally, an insurer may decide to reduce a proposed rate change after filing submission as more current information becomes available on the needed rate change.

The statutes, regulations and filing requirements vary by state and directly impact the statistics mentioned above. No conclusions can be drawn by comparing the statistics for each state.

The statistics in this publication include property and casualty filings and exclude workers compensation, mortgage guaranty, financial guaranty and title filings.

The statistics are displayed by the filing type and line of business groupings below.

- **All filings:** This combines all the filing types listed below.
- **Rate filings:** This includes all filings (rate filings, rate/rule filings and rate/rule/form filings) with non-zero rate impact.
- **Exclude rate filings:** This includes filings that have zero rate impact. Rule filings, form filings, new program filings, program withdrawal filings, rate/rule and rate/rule/form filings with no rate impact will be in this group.
- **Homeowners:** This includes the following SERFF Sub-type of Insurance (Sub-TOIs): 01.0002 Personal Property; 03.0000 Personal Farmowners; 04.0000 Homeowners; 04.0001 Condominium Homeowners; 04.0002 Mobile Homeowners; 04.0003 Owner Occupied Homeowners; 04.0004 Tenant Homeowners; and 04.0005 Other Homeowners.
- **Personal Auto:** This includes the following SERFF Sub-TOIs: 19.0000 Personal Auto Combinations; 19.0001 Private Passenger Auto (PPA); 19.0002 Motorcycle; 19.0003 Recreational Vehicle (RV); and 19.0004 Other.
- **Commercial & Other Personal:** This includes all other Sub-TOIs not included in homeowners and personal auto with the exception of the lines business not included in the statistics and mentioned above.

Filing requirements may vary by line of business in a state. For some states, certain lines of business may be exempt, and no filings are required. Filings that are submitted for a line of business that is exempt have not been excluded from the statistics. Dispositions closing these filings are likely issued shortly after the submission and could include the approval, disapproval or withdrawal of the filing.

II. Data and Statistics

Statistics were compiled through data obtained from S&P Market Intelligence and include publicly available information obtained from the states. If a filing included multiple companies within an insurance group, it was counted only once in the statistics and not by company. The filing statistics for January 1, 2020 through June 30, 2025 include over 950,000 filings.

INCOME AND/OR LOSS OF GOODWILL, OR ANY OTHER PECUNIARY OR NON-PECUNIARY LOSS, RESULTING FROM THE USE OF AND/OR RELIANCE ON ANY DATA AND/OR STATISTICS CONTAINED HEREIN.".

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Median Number of Days from Filing Submission to Approval/Disposition for 07/01/2024 to 06/30/2025[1,2]

Rate Filings

Days	Homeowners	Personal Auto	Commercial and Other Personal
0 to 30[3]	AL, AR, AZ, ID, IL, IN, KS, KY, LA, MI, MN, MT, NC, NE, NM, OK, OR, SD, UT, WI, WV, WY	AL, AR, AZ, ID, IL, IN, KS, KY, LA, MN, MS, MT, NC, NE, NM, OK, OR, SD, TN, UT, WI, WV, WY	AR, AZ, CT, FL, GA, ID, IN, KS, KY, LA, MA, MI, MN, MS, MT, NC, NE, NH, NM, OK, OR, PA, SD, TN, UT, VT, WI, WV, WY
30 to 59	AK, CO, GA, MO, MS, ND, NH, OH, PA, TN, VA	AK, CT, GA, MA, MI, MO, ND, NH, NV, OH, VA	AK, AL, DC, DE, IA, IL, ME, MO, ND, NV, OH, RI, SC, VA
60 to 89	CT, DE, IA, ME, NJ, VT	DE, IA, ME, NJ, PA, RI, SC, TX, VT	HI, NJ, NY, TX
90 to 119	DC, MA, NV, SC, WA	FL	WA
120 to 149	HI, RI, TX	CO, DC, WA	MD
150 to 179	FL	NY	CO
180 to 269	MD, NY	CA, HI, MD	None
270 to 359	CA	None	CA
360+	None	None	None

Excluding Rate Filings

Days	Homeowners	Personal Auto	Commercial and Other Personal
0 to 30[3]	AK, AL, AR, AZ, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, ME, MI, MN, MO, MS, NC, ND, NE, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	AK, AL, AR, AZ, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MS, NC, ND, NE, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY	AK, AL, AR, AZ, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, ND, NE, NH, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, UT, VT, WA, WI, WV, WY
30 to 59	CO, DC, HI, MA, MD, MT, NH	CO, HI, MA, MO, MT, NH, TX	MT, NJ, TX, VA
60 to 89	NJ, NY	CA, DC, NY	CO, DC
90 to 119	CA	NJ	CA
120 to 149	None	None	None
150 to 179	None	None	None
180 to 269	TX	None	None
270 to 359	None	None	None
360+	None	None	None

1. For states where the filing law is “file and use” or “use and file”, insurers may use the filing prior to the state issuing an approval/disposition.

2. Includes filings with approval/disposition dates during the period 07/01/2024 to 06/30/2025.

3. Includes states exempt from filing.

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Percentage of Rate Filings with Approved Rate Change Less than Proposed Rate Change for 07/01/2024 to 06/30/2025[1]

Percent	Homeowners	Personal Auto	Commercial and Other Personal
0.0%[2]	AL, AZ, ID, IL, KY, LA, MO, MT, NC, NE, NH, NM, OH, OK, SD, UT, VA, WI, WV, WY	AL, CO, ID, IL, LA, MN, MO, NE, NH, NM, OK, OR, SD, UT, VA, WI, WV, WY	AL, AR, AZ, CO, CT, DC, FL, IA, ID, IN, KS, KY, LA, MA, ME, MN, MO, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, RI, SD, TN, UT, VA, VT, WI, WV, WY
0.1% to 5.0%	CO, FL, IA, IN, KS, MD, ME, MI, MN, ND, NY, OR, TN, TX, VT	AR, AZ, FL, IA, IN, KS, KY, MD, MI, MS, MT, ND, OH, TN, TX, VT	AK, DE, HI, IL, MD, MI, MS, NJ, NY, PA, SC, TX, WA
5.1% to 10.0%	AK, AR, CT, DE, MA, MS, PA, RI	AK, CT, HI, NC, PA, WA	None
10.1% to 15.0%	DC, HI	DE, GA, MA, ME, NJ, NV, RI	GA
15.1% to 20.0%	SC, WA	SC	CA
20.1% to 30.0%	CA, GA, NJ, NV	DC, NY	None
30.1% to 40.0%	None	None	None
40.1% to 50.0%	None	CA	None
50.1%+	None	None	None

1. Includes filings with approval/disposition dates during the period 07/01/2024 to 06/30/2025.

2. Includes states exempt from filing.

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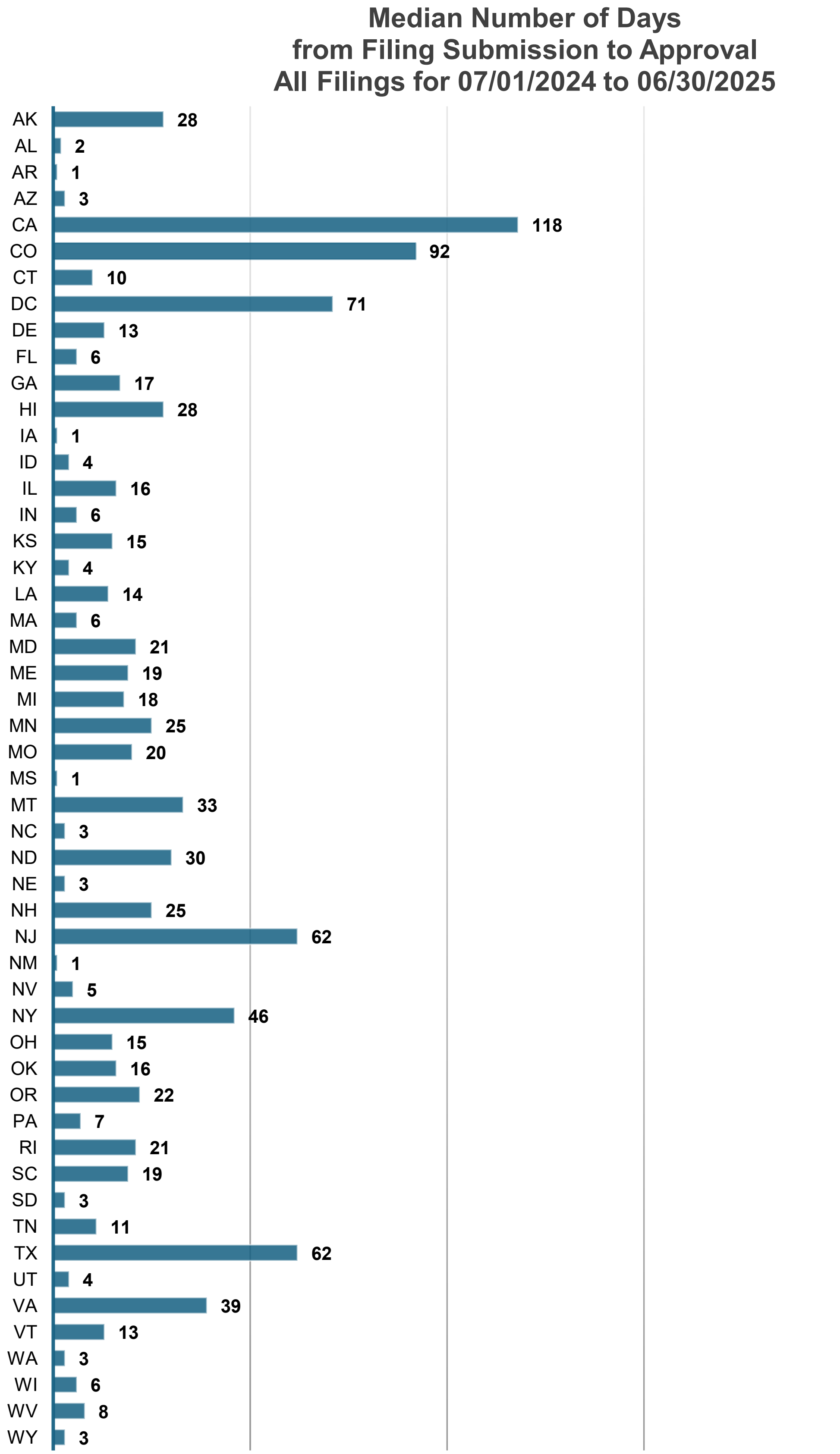
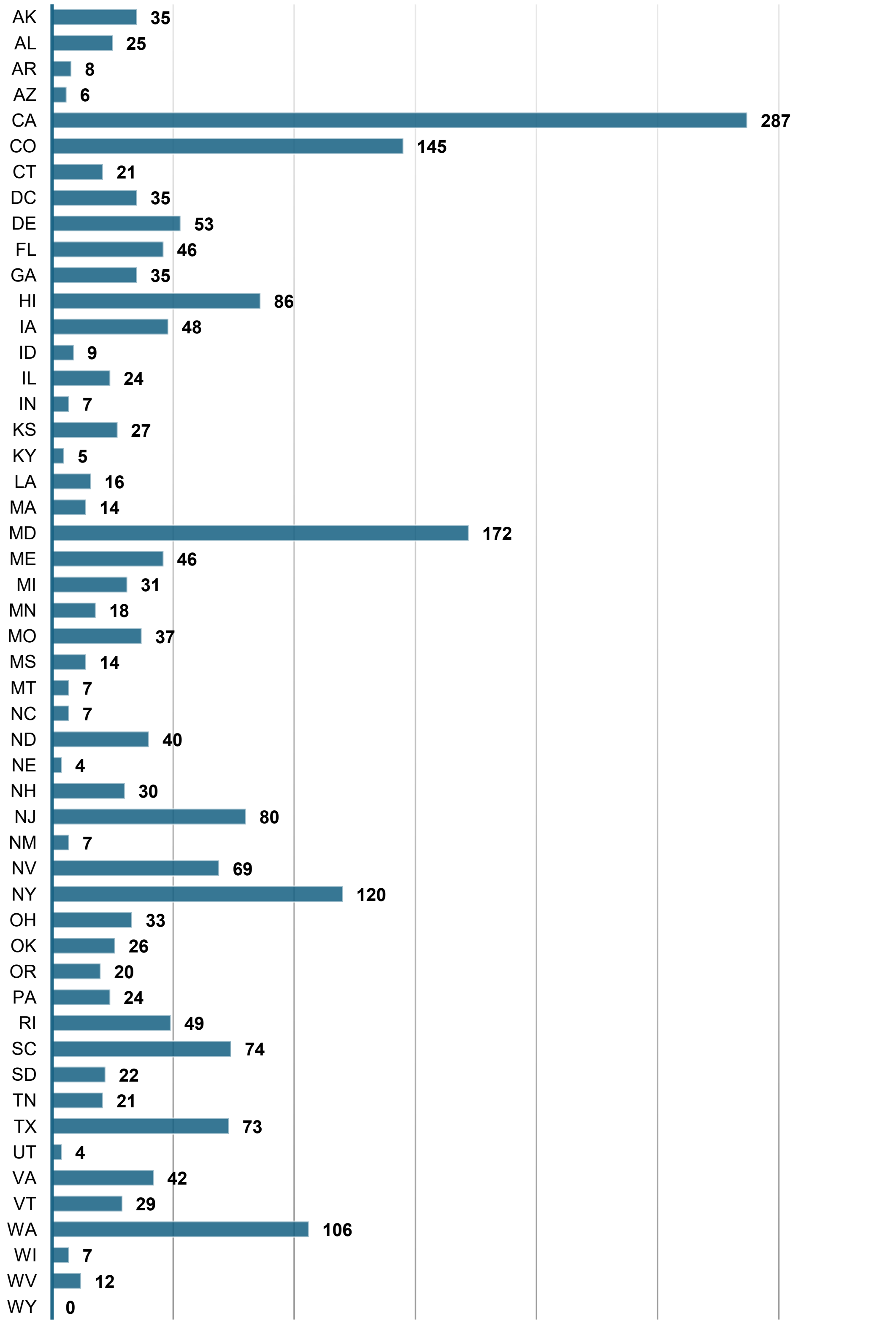
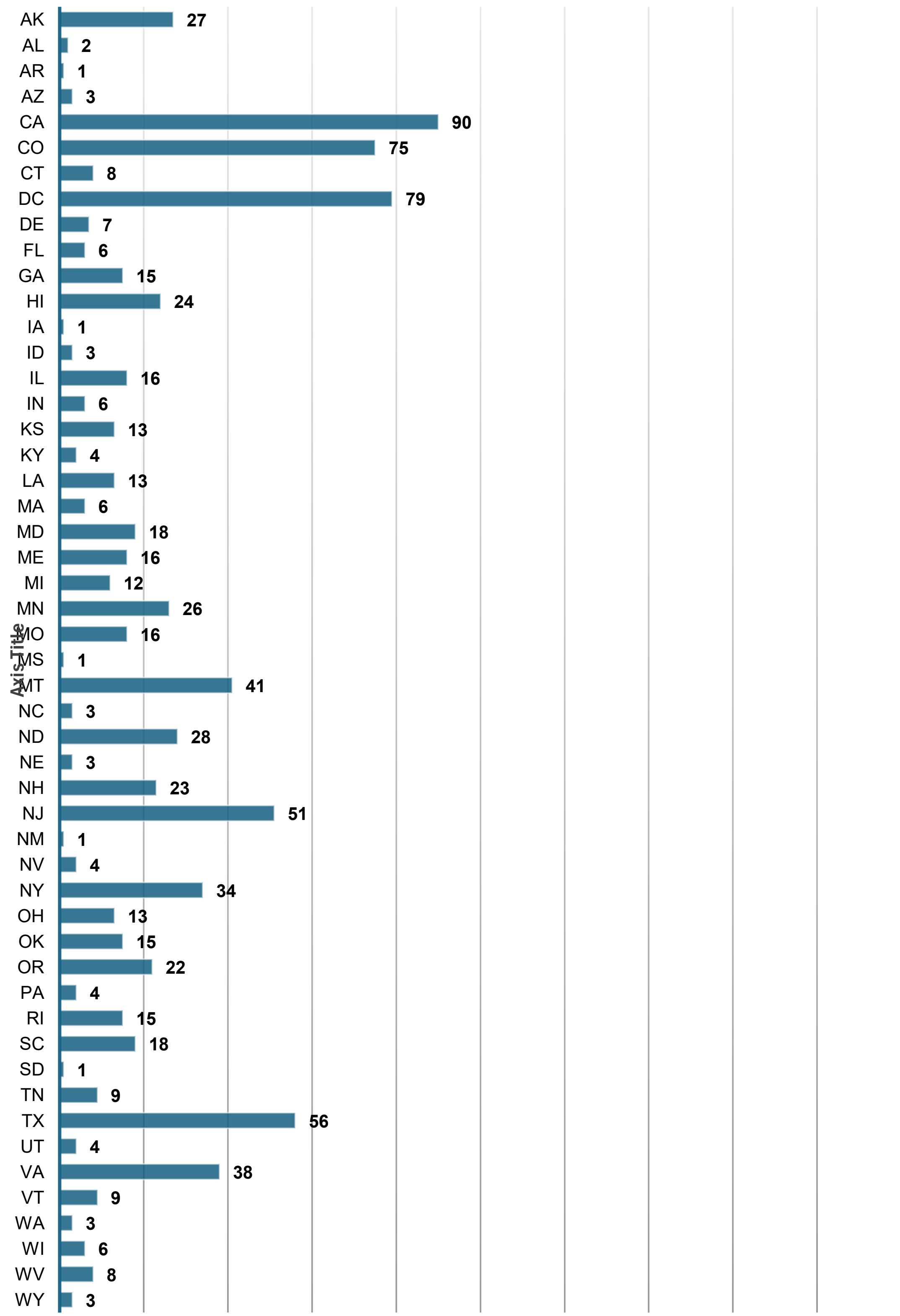
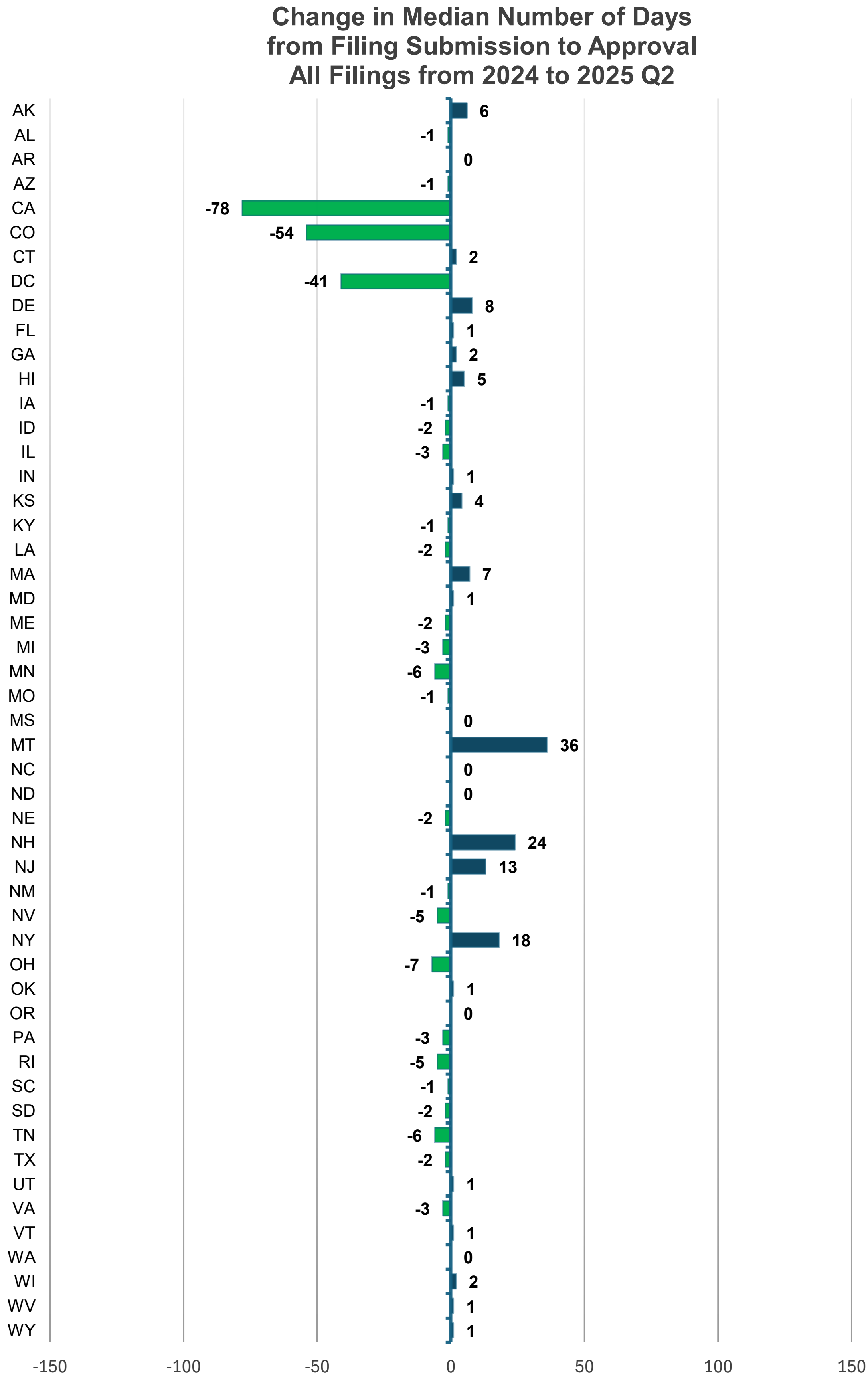

Median Number of Days
from Filing Submission to Approval
All Filings for 07/01/2024 to 06/30/2025
AK 28
AL 2
AR 1
AZ 3
CA 118
CO 92
CT 10
DC 71
DE 13
FL 6
GA 17
HI 28
IA 1
ID 4
IL 16
IN 6
KS 15
KY 4
LA 14
MA 6
MD 21
ME 19
MI 18
MN 25
MO 20
MS 1
MT 33
NC 3
ND 30
NE 3
NH 25
NJ 62
NM 1
NV 5
NY 46
OH 15
OK 16
OR 22
PA 7
RI 21
SC 19
SD 3
TN 11
TX 62
UT 4
VA 39
VT 13
WA 3
WI 6
WV 8
WY 3

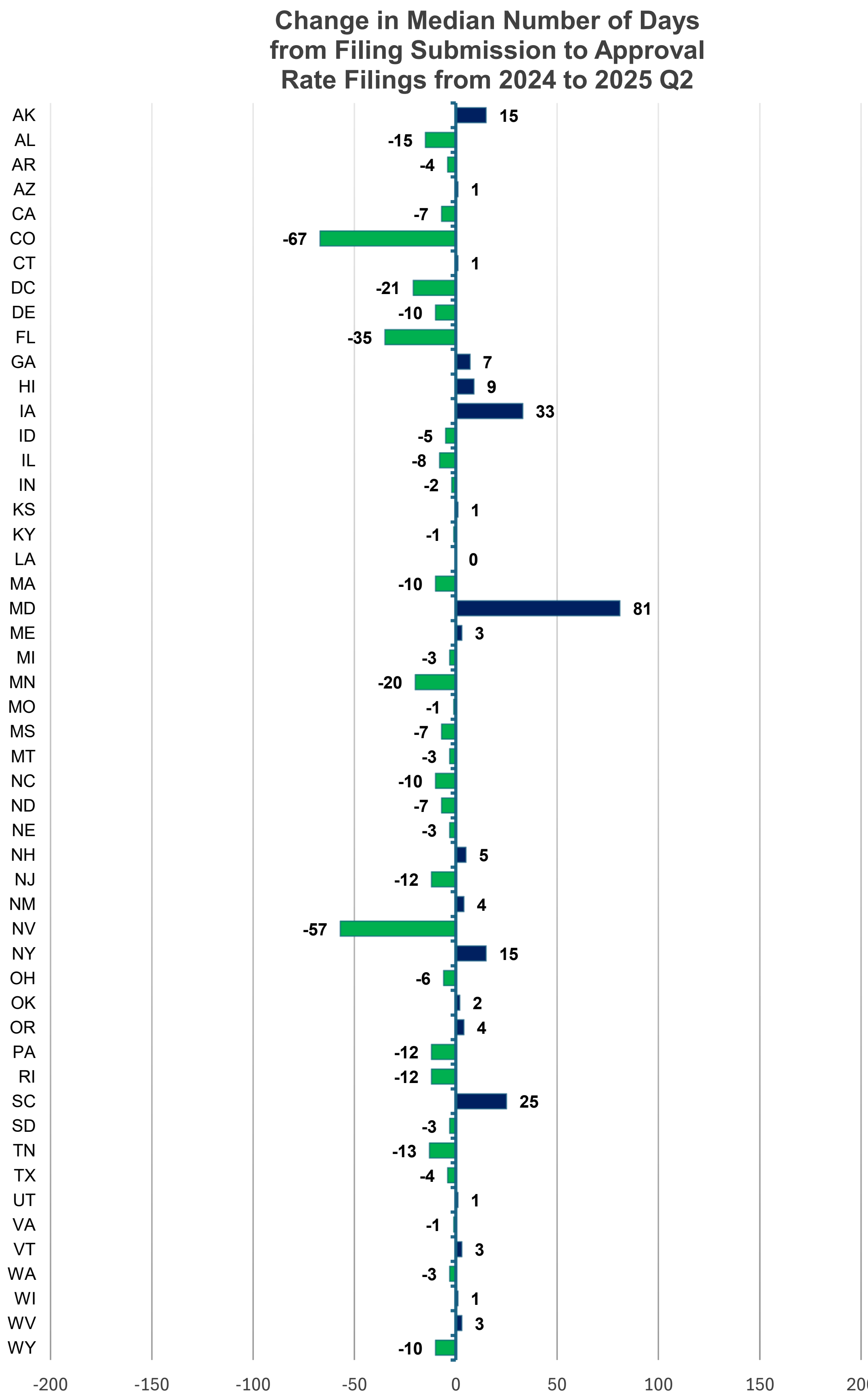
Median Number of Days from Filing Submission to Approval Rate Filings for 07/01/2024 to 06/30/2025

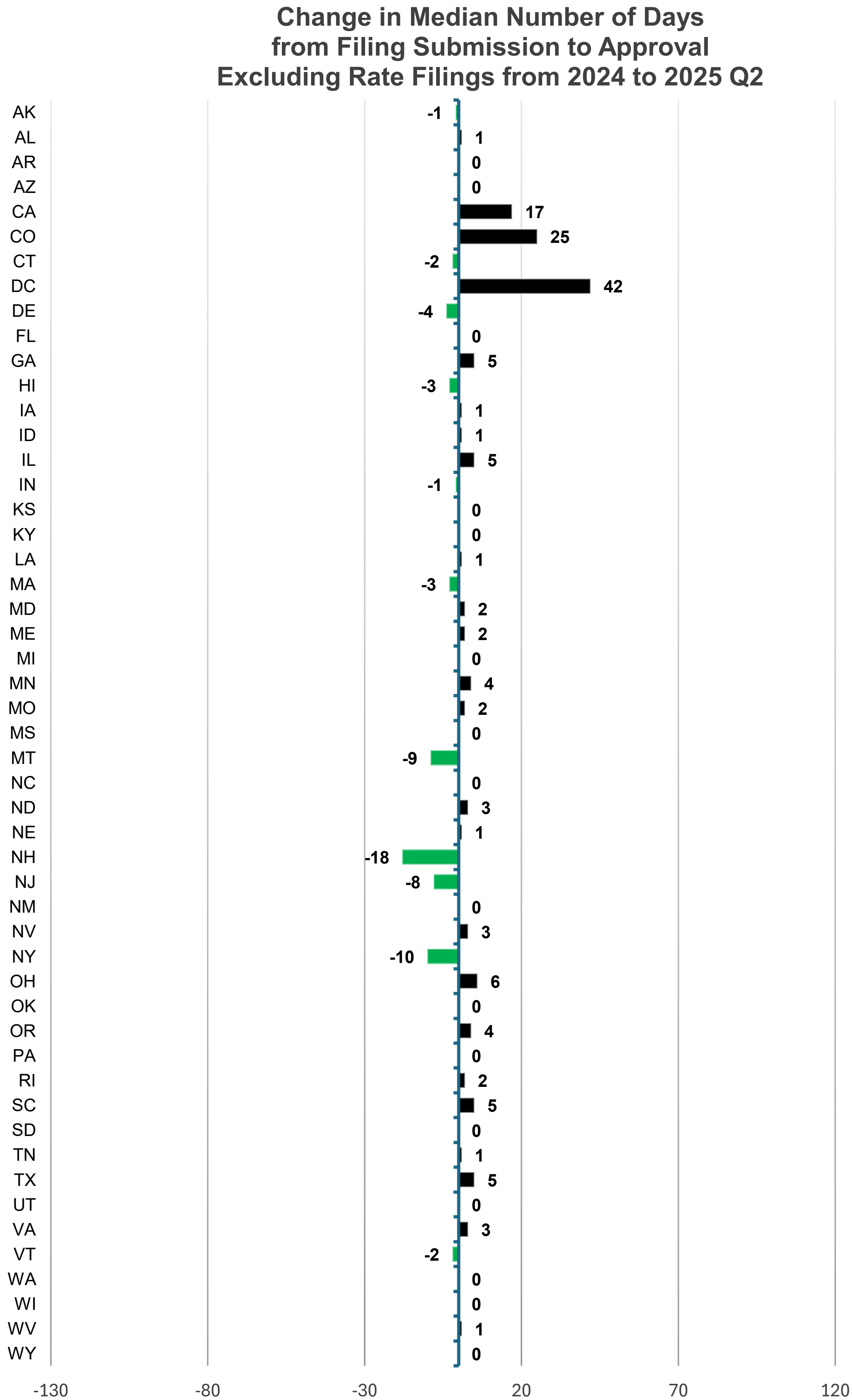


**Median Number of Days
from Filing Submission to Approval
Excluding Rate Filings for 07/01/2024 to 06/30/2025**

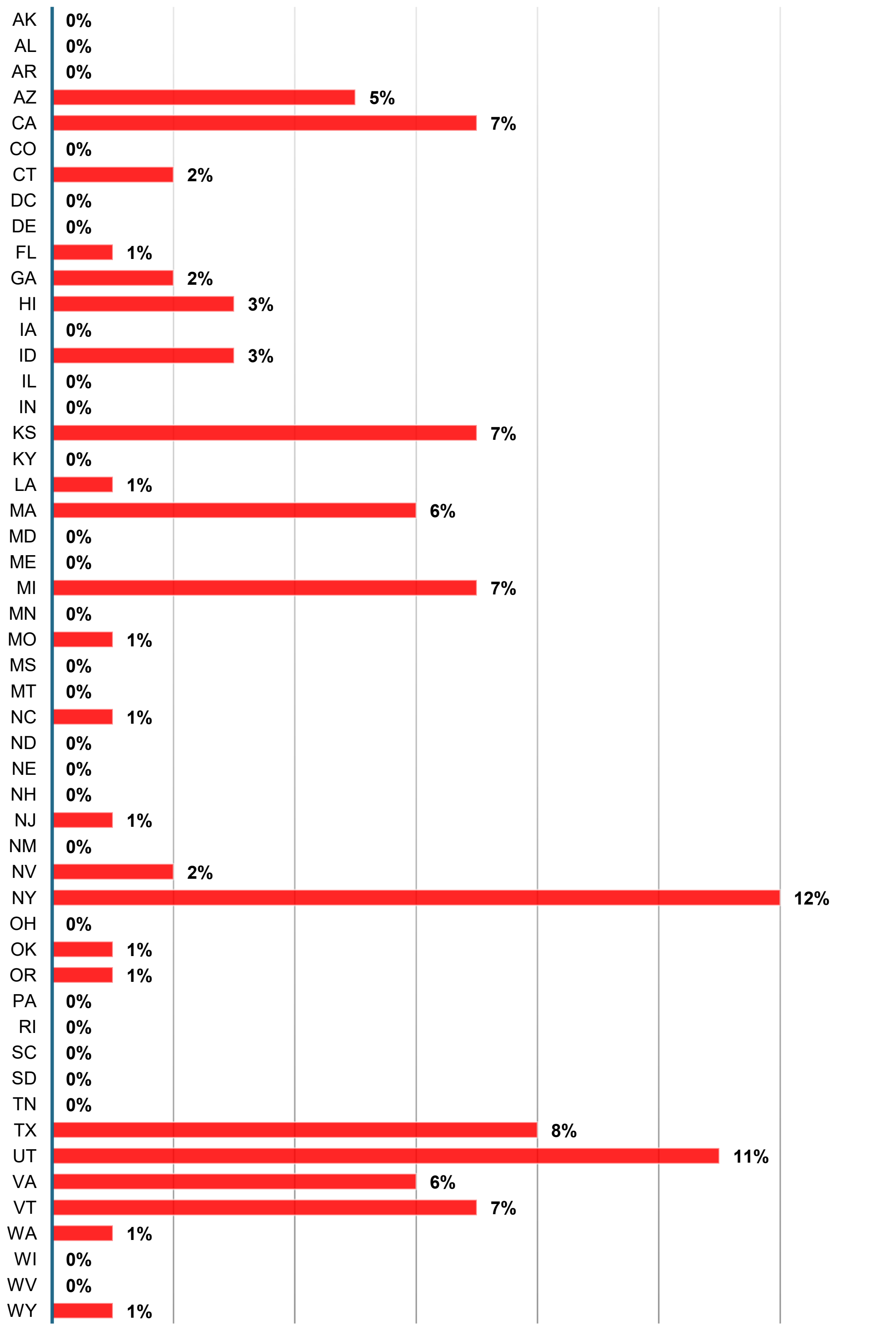


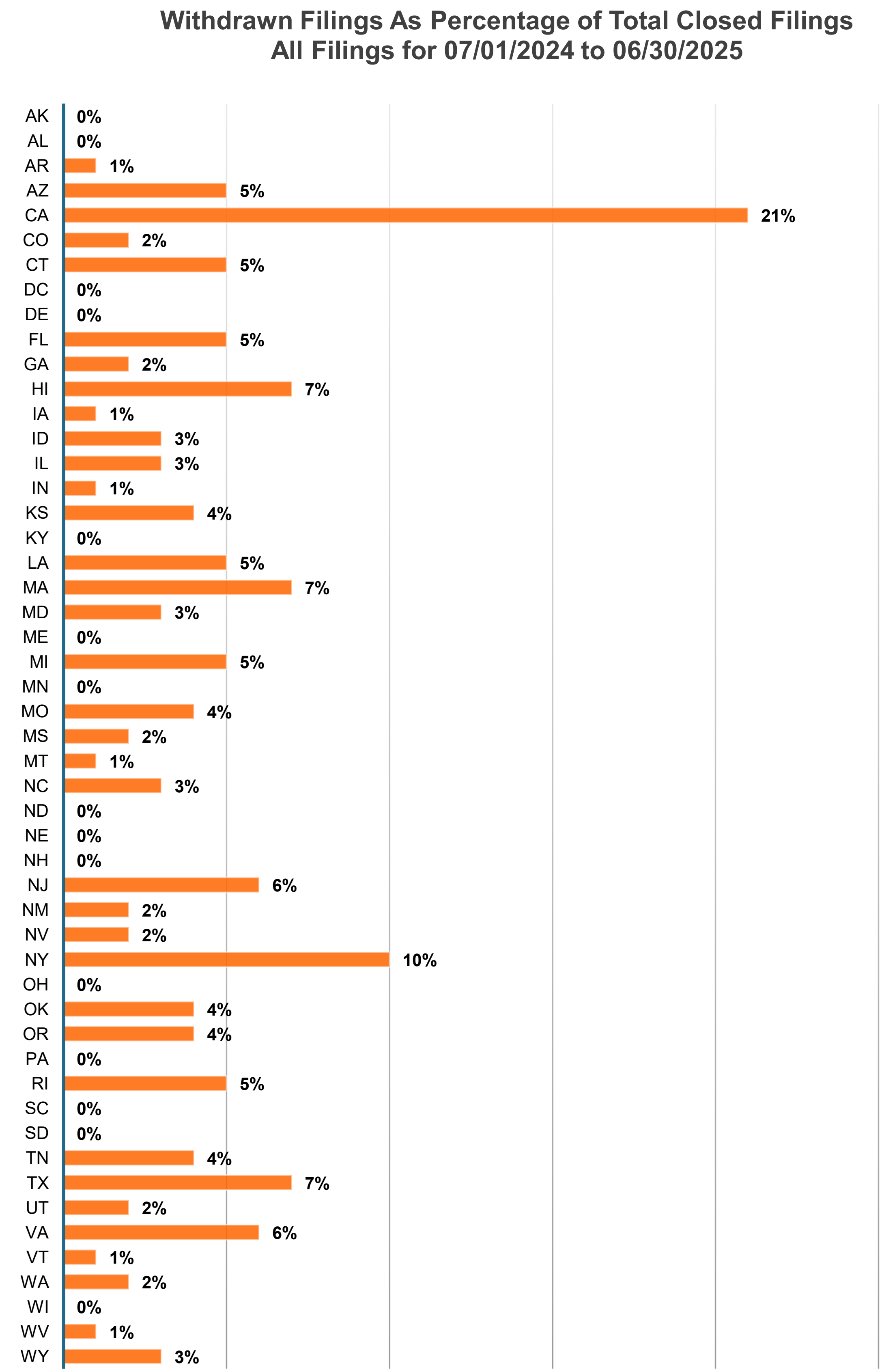

Change in Median Number of Days
from Filing Submission to Approval
All Filings from 2024 to 2025 Q2
AK 6
AL -1
AR 0
AZ -1
CA -78
CO -54
CT 2
DC -41
DE 8
FL 1
GA 2
HI 5
IA -1
ID -2
IL -3
IN 1
KS 4
KY -1
LA -2
MA 7
MD 1
ME -2
MI -3
MN -6
MO -1
MS 0
MT 36
NC 0
ND 0
NE -2
NH 24
NJ 13
NM -1
NV -5
NY 18
OH -7
OK 1
OR 0
PA -3
RI -5
SC -1
SD -2
TN -6
TX -2
UT 1
VA -3
VT 1
WA 0
WI 2
WV 1
WY 1
-150
-100
-50
0
50
100
150


Change in Median Number of Days
from Filing Submission to Approval
Rate Filings from 2024 to 2025 Q2
AK 15
AL -15
AR -4
AZ 1
CA -7
CO -67
CT 1
DC -21
DE -10
FL -35
GA 7
HI 9
IA 33
ID -5
IL -8
IN -2
KS 1
KY -1
LA 0
MA -10
MD 81
ME 3
MI -3
MN -20
MO -1
MS -7
MT -3
NC -10
ND -7
NE -3
NH 5
NJ -12
NM 4
NV -57
NY 15
OH -6
OK 2
OR 4
PA -12
RI -12
SC 25
SD -3
TN -13
TX -4
UT 1
VA -1
VT 3
WA -3
WI 1
WV 3
WY -10
-200
-150
-100
-50
0
50
100
150
200


Change in Median Number of Days
from Filing Submission to Approval
Excluding Rate Filings from 2024 to 2025 Q2
AK -1
AL 1
AR 0
AZ 0
CA 17
CO 25
CT -2
DC 42
DE -4
FL 0
GA 5
HI -3
IA 1
ID 1
IL 5
IN -1
KS 0
KY 0
LA 1
MA -3
MD 2
ME 2
MI 0
MN 4
MO 2
MS 0
MT -9
NC 0
ND 3
NE 1
NH -18
NJ -8
NM 0
NV 3
NY -10
OH 6
OK 0
OR 4
PA 0
RI 2
SC 5
SD 0
TN 1
TX 5
UT 0
VA 3
VT -2
WA 0
WI 0
WV 1
WY 0
-130
-80
-30
20
70
120

Disapproved Filings As Percentage of Total Closed Filings
All Filings for 07/01/2024 to 06/30/2025




Withdrawn Filings As Percentage of Total Closed Filings
All Filings for 07/01/2024 to 06/30/2025
AK 0%
AL 0%
AR 1%
AZ 5%
CA 21%
CO 2%
CT 5%
DC 0%
DE 0%
FL 5%
GA 2%
HI 7%
IA 1%
ID 3%
IL 3%
IN 1%
KS 4%
KY 0%
LA 5%
MA 7%
MD 3%
ME 0%
MI 5%
MN 0%
MO 4%
MS 2%
MT 1%
NC 3%
ND 0%
NE 0%
NH 0%
NJ 6%
NM 2%
NV 2%
NY 10%
OH 0%
OK 4%
OR 4%
PA 0%
RI 5%
SC 0%
SD 0%
TN 4%
TX 7%
UT 2%
VA 6%
VT 1%
WA 2%
WI 0%
WV 1%
WY 3%

Percentage of Rate Filings with Approved Rate Change Less than Proposed Rate Change for 07/01/2024 to 06/30/2025

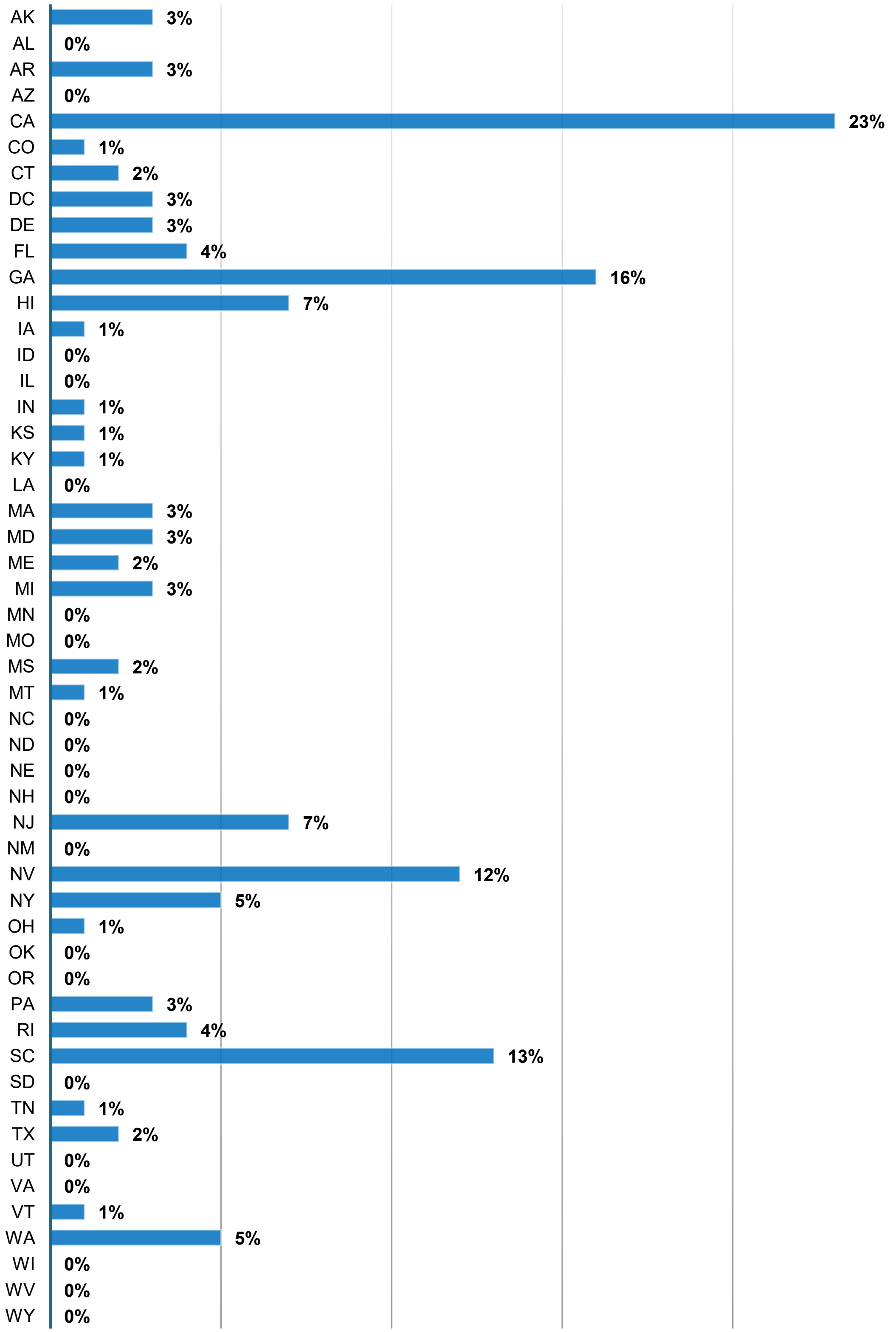


Table 1A. Median Number of Days from Filing Submission to Approval/Disposition
All Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	19	27	24	24	23	30	29	28
AL	1	1	2	2	2	2	1	2
AR	1	1	1	1	1	1	1	1
AZ	2	1	2	3	4	4	3	3
CA	64	69	76	90	169	134	91	118
CO	178	530	248	106	117	98	63	92
CT	3	5	6	8	9	10	11	10
DC	67	84	118	84	76	84	35	71
DE	15	20	11	5	7	16	15	13
FL	12	22	21	7	5	6	6	6
GA	5	8	12	6	10	22	12	17
HI	12	12	16	14	24	31	29	28
IA	4	4	1	1	1	1	0	1
ID	1	1	3	4	5	2	3	4
IL	2	4	5	6	15	22	12	16
IN	5	7	11	9	6	5	7	6
KS	10	10	13	8	11	17	15	15
KY	7	7	7	6	5	4	4	4
LA	10	13	14	17	14	18	12	14
MA	5	4	5	5	4	6	11	6
MD	9	14	13	9	18	23	19	21
ME	5	8	14	14	17	20	15	19
MI	11	12	16	19	21	15	18	18
MN	17	41	15	21	25	26	19	25
MO	26	26	16	14	18	22	17	20
MS	2	1	1	1	1	1	1	1
MT	1	4	12	5	13	51	49	33
NC	3	3	2	2	3	3	3	3
ND	3	4	19	23	28	28	28	30
NE	5	2	6	7	4	4	2	3
NH	10	9	17	17	17	28	41	25
NJ	5	20	33	28	52	50	65	62
NM	6	5	1	1	2	1	1	1
NV	2	5	3	7	6	5	1	5
NY	23	28	35	31	39	46	57	46
OH	11	14	14	14	18	14	11	15
OK	12	14	28	13	15	17	16	16
OR	7	12	10	11	18	20	18	22
PA	1	2	2	1	9	4	6	7
RI	22	24	19	23	20	14	15	21
SC	3	6	7	13	15	21	14	19
SD	8	6	1	1	3	1	1	3
TN	5	7	20	23	14	8	8	11
TX	28	39	56	39	58	61	56	62
UT	2	4	6	4	3	4	4	4
VA	26	27	27	32	38	41	35	39
VT	9	17	13	11	12	10	13	13
WA	3	3	3	3	3	4	3	3
WI	3	3	5	2	4	7	6	6
WV	4	3	5	20	7	9	8	8
WY	14	14	24	3	2	3	3	3

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1B. Median Number of Days from Filing Submission to Approval/Disposition Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	42	44	42	40	36	37	51	35
AL	17	14	33	41	36	33	21	25
AR	6	9	13	12	9	10	5	8
AZ	13	6	6	7	6	6	7	6
CA	178	262	398	326	294	269	287	287
CO	586	616	323	160	159	137	92	145
CT	13	15	23	27	20	26	21	21
DC	66	92	69	82	51	31	30	35
DE	78	51	38	45	54	59	44	53
FL	113	55	74	76	57	53	22	46
GA	16	21	16	21	30	32	37	35
HI	44	27	36	42	56	127	65	86
IA	51	63	22	35	42	50	75	48
ID	3	2	5	15	13	11	8	9
IL	3	3	8	12	22	29	14	24
IN	8	14	18	14	9	5	7	7
KS	21	26	30	26	28	28	29	27
KY	8	6	8	7	6	4	5	5
LA	31	36	49	24	17	35	17	16
MA	7	10	20	21	25	14	15	14
MD	18	22	31	27	99	185	180	172
ME	13	21	36	42	42	37	45	46
MI	34	25	30	35	31	27	28	31
MN	26	32	18	38	28	14	8	18
MO	57	56	36	28	34	39	33	37
MS	35	22	11	5	21	14	14	14
MT	10	12	8	7	7	9	4	7
NC	5	5	3	7	15	6	5	7
ND	9	19	28	34	40	35	33	40
NE	7	4	7	8	6	6	3	4
NH	31	29	28	28	30	27	35	30
NJ	30	76	101	83	84	79	72	80
NM	29	25	3	2	6	6	10	7
NV	35	35	73	83	96	59	39	69
NY	43	36	37	58	98	119	113	120
OH	20	24	27	34	41	25	35	33
OK	16	19	29	20	23	27	25	26
OR	10	22	20	27	17	22	21	20
PA	19	28	24	26	30	19	18	24
RI	48	59	56	58	61	31	49	49
SC	42	32	31	55	66	78	91	74
SD	9	6	1	9	23	3	20	22
TN	6	10	23	33	26	15	13	21
TX	60	72	70	67	73	75	69	73
UT	3	4	7	5	3	5	4	4
VA	28	27	22	36	40	42	39	42
VT	15	22	25	29	29	21	32	29
WA	73	94	54	84	96	111	93	106
WI	3	3	5	2	5	7	6	7
WV	12	8	18	25	12	13	15	12
WY	15	15	4	1	10	0	0	0

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1C. Median Number of Days from Filing Submission to Approval/Disposition Excluding Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	17	26	23	22	21	29	28	27
AL	1	1	2	1	2	2	1	2
AR	1	1	1	1	1	1	1	1
AZ	1	1	1	2	3	3	3	3
CA	64	68	73	76	130	108	73	90
CO	71	360	234	97	71	86	50	75
CT	3	4	6	7	8	8	10	8
DC	67	84	121	85	77	91	37	79
DE	15	19	9	4	6	11	11	7
FL	10	21	19	6	5	6	6	6
GA	4	8	11	5	8	21	10	15
HI	11	11	15	13	21	28	27	24
IA	1	1	1	1	1	1	0	1
ID	1	1	2	4	4	1	2	3
IL	2	4	5	5	14	21	11	16
IN	4	6	10	8	6	5	7	6
KS	8	8	8	6	8	13	13	13
KY	7	7	7	6	4	4	4	4
LA	9	10	11	15	13	18	12	13
MA	5	3	5	4	3	6	9	6
MD	9	13	12	8	16	20	16	18
ME	5	7	13	13	15	17	14	16
MI	9	9	14	14	16	10	12	12
MN	16	43	15	18	24	28	22	26
MO	22	24	14	12	14	20	14	16
MS	1	1	1	1	1	1	1	1
MT	1	4	13	5	15	53	50	41
NC	2	3	2	2	3	3	3	3
ND	3	2	1	10	24	27	25	28
NE	5	2	6	7	4	4	2	3
NH	7	7	14	12	11	30	41	23
NJ	4	12	24	18	36	26	59	51
NM	5	5	1	1	2	1	1	1
NV	2	4	2	7	6	4	1	4
NY	19	24	34	25	30	31	44	34
OH	9	13	11	11	13	12	7	13
OK	12	14	28	12	14	16	15	15
OR	7	11	9	10	18	20	18	22
PA	1	1	1	1	5	3	4	4
RI	21	22	15	20	16	12	13	15
SC	3	5	7	12	13	21	13	18
SD	8	6	1	1	1	1	1	1
TN	4	7	19	21	12	7	8	9
TX	25	34	46	30	52	52	51	56
UT	2	4	6	4	3	4	4	4
VA	25	27	28	31	37	41	35	38
VT	8	15	11	8	8	8	11	9
WA	3	3	3	2	3	3	3	3
WI	3	3	5	2	4	7	6	6
WV	4	2	4	19	7	8	7	8
WY	14	14	24	3	2	4	3	3

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1D. Median Number of Days from Filing Submission to Approval/Disposition
Homeowners All Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	11	27	33	25	20	20	13	20
AL	4	1	4	5	3	1	3	3
AR	3	4	7	6	6	7	3	4
AZ	7	3	5	6	5	4	8	4
CA	73	74	118	197	254	149	151	181
CO	583	637	337	220	94	21	99	47
CT	7	11	15	23	27	34	16	26
DC	60	90	130	88	92	60	67	79
DE	71	19	30	35	49	56	54	50
FL	54	41	43	33	27	20	23	23
GA	4	4	6	21	35	25	35	32
HI	53	15	86	41	102	87	79	92
IA	29	5	5	4	4	3	0	1
ID	3	1	2	6	13	3	4	6
IL	3	4	9	13	20	29	11	22
IN	5	6	11	11	8	5	8	7
KS	17	19	21	22	15	24	20	18
KY	10	6	9	8	6	3	7	5
LA	27	28	29	13	8	8	7	8
MA	54	25	51	67	68	76	88	76
MD	16	22	27	31	96	69	75	87
ME	7	14	22	27	43	28	48	37
MI	11	20	22	20	23	21	23	22
MN	14	29	15	21	30	17	7	26
MO	19	24	24	15	24	29	26	27
MS	5	5	4	5	3	7	4	4
MT	3	7	15	8	23	37	50	41
NC	6	7	4	6	8	7	15	8
ND	4	11	23	27	30	29	30	31
NE	7	2	8	8	8	6	7	6
NH	29	27	27	28	31	30	38	33
NJ	6	79	89	88	96	78	98	86
NM	27	14	3	2	6	3	1	5
NV	5	7	9	20	22	5	5	20
NY	50	37	54	49	68	111	117	109
OH	16	20	21	22	32	24	28	28
OK	20	17	28	16	17	24	23	21
OR	8	20	20	28	27	25	23	26
PA	4	6	7	13	15	14	13	14
RI	37	29	34	41	57	25	31	36
SC	12	14	14	27	29	31	25	30
SD	9	6	1	3	13	0	21	3
TN	6	17	28	31	30	13	3	21
TX	45	58	77	70	108	134	195	167
UT	21	33	30	27	25	21	22	22
VA	18	23	18	55	32	31	25	29
VT	26	24	36	26	27	10	21	19
WA	8	5	6	31	23	4	5	9
WI	4	3	5	2	5	7	7	7
WV	8	3	7	20	15	9	12	14
WY	14	14	34	5	2	7	3	3

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1E. Median Number of Days from Filing Submission to Approval/Disposition
Homeowners Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	41	29	27	45	30	15	0	30
AL	23	14	32	48	36	14	7	16
AR	7	15	14	11	13	13	7	13
AZ	18	7	6	7	7	7	12	7
CA	292	319	355	386	340	342	327	335
CO	599	654	339	249	118	47	112	54
CT	45	48	58	63	81	61	51	69
DC	105	231	182	158	105	153	114	104
DE	113	72	43	52	64	82	61	68
FL	128	119	153	158	211	147	142	169
GA	39	9	8	33	49	51	46	48
HI	143	106	192	185	161	146	95	136
IA	56	79	38	41	77	119	84	84
ID	15	2	3	19	25	15	21	16
IL	4	3	12	16	25	30	14	24
IN	11	14	18	14	15	9	9	11
KS	29	30	28	27	26	27	43	26
KY	11	5	13	9	10	7	14	10
LA	46	70	57	22	15	0	15	10
MA	97	46	69	77	95	73	109	93
MD	39	49	60	91	188	183	167	191
ME	18	27	41	51	63	65	79	71
MI	20	26	25	25	29	24	23	27
MN	22	35	18	30	35	21	6	25
MO	77	71	45	24	35	48	39	41
MS	49	40	50	51	54	53	35	47
MT	24	22	11	10	20	49	26	22
NC	9	7	2	6	8	7	12	10
ND	19	17	28	33	43	35	32	41
NE	10	3	8	9	8	9	11	8
NH	33	30	30	30	33	35	41	36
NJ	101	135	105	134	98	99	139	89
NM	24	21	3	2	7	8	11	7
NV	43	48	62	106	127	100	85	100
NY	76	59	56	62	121	243	246	233
OH	24	24	28	34	48	29	35	35
OK	22	22	29	21	22	24	34	25
OR	9	21	27	32	28	25	22	24
PA	29	29	35	41	52	53	51	48
RI	98	90	86	104	128	80	81	123
SC	49	43	33	46	86	121	120	112
SD	9	6	0	14	24	1	22	21
TN	10	22	34	44	48	26	14	38
TX	88	75	64	68	91	166	132	133
UT	25	35	32	27	26	19	22	22
VA	18	22	14	42	42	29	48	42
VT	69	35	42	75	67	57	39	65
WA	88	43	54	61	89	112	58	112
WI	3	4	5	2	5	7	7	7
WV	23	13	36	27	26	8	15	16
WY	0	0	0	0	0	0	0	0

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1F. Median Number of Days from Filing Submission to Approval/Disposition
Homeowners Excluding Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	11	27	36	15	16	38	13	20
AL	3	1	4	4	1	1	2	2
AR	2	3	5	4	4	4	1	3
AZ	1	1	3	6	3	2	6	3
CA	65	71	83	122	201	109	98	99
CO	580	622	334	172	86	16	93	42
CT	6	8	10	13	12	26	15	16
DC	59	85	125	67	83	57	56	56
DE	18	14	24	4	14	9	21	10
FL	46	36	31	27	20	14	19	16
GA	3	3	5	13	33	24	29	28
HI	19	15	42	29	41	36	21	32
IA	0	1	1	1	1	1	0	1
ID	2	1	2	4	7	2	1	4
IL	3	4	7	12	19	28	9	20
IN	3	3	8	8	6	5	8	6
KS	12	14	17	17	8	24	11	11
KY	10	6	8	7	5	3	5	5
LA	24	16	15	7	7	8	6	8
MA	28	21	27	50	41	76	52	57
MD	11	20	19	16	41	39	50	48
ME	4	13	17	20	29	25	39	28
MI	11	17	20	18	19	20	22	18
MN	14	29	14	20	29	16	7	26
MO	13	18	15	12	17	26	19	24
MS	3	2	1	1	1	4	1	1
MT	2	5	17	8	27	37	51	43
NC	4	7	5	5	8	7	19	8
ND	3	4	18	22	23	27	26	24
NE	7	1	8	8	7	6	5	4
NH	28	22	23	24	28	27	38	31
NJ	5	35	70	52	80	56	65	71
NM	27	13	2	2	6	1	1	4
NV	1	5	4	6	7	2	4	6
NY	35	35	45	39	57	97	67	65
OH	14	19	17	15	18	20	7	20
OK	19	14	27	14	16	23	22	20
OR	7	18	15	22	26	25	25	27
PA	3	3	3	3	7	6	7	6
RI	27	24	20	20	27	22	28	22
SC	8	9	13	20	21	23	20	21
SD	9	6	1	1	2	0	1	1
TN	6	16	27	29	26	12	2	15
TX	36	52	92	74	133	97	196	185
UT	20	31	30	26	25	21	23	22
VA	18	25	22	63	29	32	24	28
VT	15	21	25	9	10	9	5	7
WA	4	3	3	7	5	2	4	4
WI	4	3	5	3	5	7	7	7
WV	5	2	5	19	12	9	9	11
WY	14	14	35	5	2	7	3	3

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1G. Median Number of Days from Filing Submission to Approval/Disposition
Personal Auto All Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	14	28	35	30	35	20	33	30
AL	1	2	7	10	6	3	3	3
AR	4	6	13	13	8	5	3	6
AZ	7	5	5	7	6	6	6	6
CA	74	71	75	154	246	98	120	91
CO	3	333	220	104	97	93	43	70
CT	5	7	14	27	11	14	10	13
DC	29	80	56	91	105	79	67	90
DE	18	31	37	42	39	39	42	39
FL	36	34	31	23	22	17	21	19
GA	11	28	34	25	39	23	35	38
HI	26	23	16	24	44	34	50	42
IA	27	35	4	6	4	4	0	3
ID	3	1	3	10	11	10	4	7
IL	1	3	6	8	12	27	12	20
IN	6	7	14	14	8	5	8	7
KS	13	20	28	22	21	12	15	17
KY	9	6	9	7	6	7	11	6
LA	17	15	25	18	10	14	8	7
MA	20	30	43	36	41	34	55	49
MD	8	35	31	47	37	108	19	61
ME	5	14	29	38	29	27	35	35
MI	21	15	33	37	30	19	26	27
MN	21	42	24	41	22	21	19	20
MO	43	48	35	22	29	33	27	33
MS	3	2	3	3	3	4	5	4
MT	2	6	20	10	18	32	33	31
NC	7	8	4	5	14	11	15	13
ND	4	13	27	35	29	29	33	32
NE	8	2	8	9	7	7	7	6
NH	21	28	28	29	31	27	39	34
NJ	4	18	37	92	97	74	70	92
NM	27	23	2	1	3	1	4	3
NV	1	2	4	22	23	7	3	9
NY	35	35	45	73	117	61	90	102
OH	14	22	25	34	34	24	19	25
OK	23	20	16	23	26	27	25	27
OR	7	20	14	28	17	17	21	19
PA	2	4	4	6	19	3	11	8
RI	20	28	26	48	29	34	27	28
SC	7	12	15	25	26	18	17	21
SD	7	6	1	3	12	1	1	1
TN	5	20	27	35	30	15	5	21
TX	34	68	73	46	62	56	50	63
UT	23	35	32	27	27	20	26	25
VA	18	20	21	31	28	23	22	26
VT	32	22	38	63	30	28	25	28
WA	5	6	9	30	11	23	2	7
WI	2	3	5	2	5	7	7	7
WV	5	6	20	27	14	10	18	14
WY	13	14	30	3	5	22	9	13

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1H. Median Number of Days from Filing Submission to Approval/Disposition
Personal Auto Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	15	40	72	53	48	37	161	39
AL	11	12	34	42	41	3	17	9
AR	9	9	20	18	15	10	6	8
AZ	16	8	6	7	6	6	7	6
CA	214	316	254	194	256	232	287	256
CO	566	635	313	148	155	101	74	120
CT	23	27	76	74	70	55	50	53
DC	118	125	161	165	150	89	104	135
DE	74	88	74	78	91	118	81	81
FL	89	94	94	131	115	91	89	96
GA	49	37	42	34	52	35	37	50
HI	97	110	196	127	243	230	213	230
IA	50	77	38	68	63	58	74	61
ID	12	1	5	24	24	13	15	17
IL	1	3	7	10	15	27	13	21
IN	12	14	24	25	15	6	7	10
KS	26	30	29	25	33	25	24	22
KY	10	6	9	8	7	6	5	6
LA	45	33	55	27	12	28	13	10
MA	70	117	65	57	58	50	59	58
MD	39	47	114	116	182	227	173	187
ME	20	29	43	57	63	57	65	69
MI	73	34	84	64	50	34	40	44
MN	39	47	15	105	24	13	20	15
MO	85	75	50	32	35	56	35	41
MS	51	26	48	51	43	15	8	8
MT	66	27	28	11	10	28	15	15
NC	6	5	2	5	14	2	11	9
ND	12	26	30	36	43	36	33	36
NE	9	3	7	9	8	7	7	7
NH	30	33	33	30	31	36	39	35
NJ	53	20	132	135	113	69	63	85
NM	42	41	3	1	4	2	2	4
NV	52	34	106	107	96	33	42	53
NY	43	42	46	90	145	131	113	157
OH	20	32	31	36	44	29	22	33
OK	52	22	18	24	25	29	25	27
OR	18	27	26	30	15	15	21	18
PA	27	35	48	59	67	124	69	66
RI	91	119	86	104	98	79	32	81
SC	42	36	35	71	62	84	77	63
SD	8	3	0	11	22	0	12	8
TN	6	26	35	46	45	24	14	25
TX	85	91	78	66	70	64	57	70
UT	29	37	32	27	27	20	28	26
VA	22	25	21	31	37	52	67	39
VT	58	42	104	123	69	105	57	72
WA	123	89	111	105	96	138	93	125
WI	3	4	5	2	5	7	6	7
WV	25	14	49	38	21	10	16	16
WY	0	0	0	0	0	0	0	0

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1I. Median Number of Days from Filing Submission to Approval/Disposition Personal Auto Excluding Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	13	28	28	26	28	17	31	29
AL	1	2	4	3	4	3	2	2
AR	4	5	11	7	8	4	3	5
AZ	5	3	4	6	4	6	6	5
CA	69	70	72	82	239	77	84	73
CO	1	66	49	72	22	80	16	45
CT	4	5	12	13	6	7	5	6
DC	28	76	53	77	86	69	57	78
DE	14	28	26	27	10	28	24	24
FL	32	28	27	15	13	14	16	14
GA	4	22	23	18	26	20	27	26
HI	22	21	9	14	29	32	37	32
IA	6	4	4	1	1	1	0	1
ID	1	1	3	6	7	6	2	5
IL	1	2	5	6	7	27	12	16
IN	4	5	10	10	6	5	8	6
KS	10	17	26	18	17	11	13	14
KY	8	5	9	7	6	7	14	6
LA	13	13	12	13	8	14	5	6
MA	15	21	29	25	17	30	51	47
MD	6	30	20	20	25	64	15	27
ME	3	12	20	24	21	21	23	26
MI	14	11	14	20	21	10	15	15
MN	9	42	26	30	21	32	18	22
MO	25	37	21	15	24	32	15	30
MS	2	1	1	1	1	1	2	1
MT	1	4	18	9	26	57	41	41
NC	7	10	4	6	14	15	18	14
ND	2	10	22	30	24	27	31	28
NE	8	2	9	8	6	5	7	5
NH	8	25	24	28	31	22	39	33
NJ	4	17	27	43	74	120	121	106
NM	22	20	1	1	3	1	4	2
NV	1	1	1	7	5	6	1	5
NY	29	29	44	63	90	57	67	66
OH	11	20	21	28	27	21	16	20
OK	13	19	16	22	27	27	25	26
OR	6	19	12	24	18	17	20	20
PA	2	2	2	2	10	3	7	4
RI	15	25	21	29	20	22	27	22
SC	4	5	7	12	15	15	13	17
SD	6	7	1	1	1	1	0	0
TN	5	17	26	30	26	11	2	16
TX	27	59	67	26	54	48	45	54
UT	21	35	32	28	27	20	24	24
VA	16	19	21	33	23	19	19	22
VT	14	11	29	27	14	20	16	13
WA	3	5	4	3	2	7	2	3
WI	2	3	5	2	5	7	7	6
WV	5	5	9	22	9	10	19	11
WY	13	14	30	3	5	22	9	13

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1J. Median Number of Days from Filing Submission to Approval/Disposition
Commercial & Other Personal All Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	20	27	23	23	23	30	28	28
AL	1	1	1	1	2	2	1	2
AR	1	1	1	1	1	1	1	1
AZ	1	1	1	1	3	3	2	2
CA	64	68	75	80	140	134	79	118
CO	239	519	245	103	122	122	66	102
CT	3	4	6	7	8	8	11	9
DC	68	84	119	84	72	85	35	69
DE	15	20	10	5	7	13	13	11
FL	4	15	17	5	4	5	5	5
GA	5	8	11	5	7	21	9	14
HI	12	11	16	13	22	29	28	26
IA	4	3	1	1	1	1	0	1
ID	1	1	3	4	4	2	3	3
IL	3	4	5	4	14	18	11	15
IN	4	7	10	9	6	5	7	6
KS	9	9	10	7	9	16	15	15
KY	7	7	7	6	4	4	4	4
LA	9	12	13	18	14	19	13	15
MA	4	3	3	4	3	4	6	4
MD	9	13	12	7	15	19	17	17
ME	5	7	13	13	16	18	14	17
MI	8	8	13	13	14	11	7	11
MN	19	44	14	16	23	28	22	25
MO	26	25	15	14	16	21	15	18
MS	2	1	1	1	1	1	1	1
MT	1	4	12	5	13	51	50	32
NC	2	3	2	2	3	3	3	3
ND	3	3	11	20	28	28	27	30
NE	5	2	6	7	4	4	2	3
NH	9	8	15	14	13	29	42	23
NJ	5	17	29	20	42	34	59	55
NM	5	5	1	1	2	1	0	1
NV	2	5	2	7	6	5	1	4
NY	19	25	29	23	29	34	42	34
OH	10	13	11	11	15	12	8	14
OK	11	14	28	12	14	14	14	14
OR	7	11	9	10	17	20	18	22
PA	1	2	2	1	7	5	5	6
RI	22	23	16	21	19	13	14	18
SC	3	5	7	12	13	21	13	18
SD	9	6	1	1	3	2	1	3
TN	4	6	17	21	12	7	9	9
TX	25	34	42	30	48	58	42	53
UT	2	3	6	4	2	3	4	3
VA	28	29	29	30	43	44	37	44
VT	8	16	12	9	10	10	13	12
WA	3	3	3	2	3	3	3	3
WI	3	3	5	2	4	6	6	6
WV	4	3	4	19	7	9	8	8
WY	14	14	23	3	2	3	3	3

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1K. Median Number of Days from Filing Submission to Approval/Disposition Commercial & Other Personal Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	43	47	32	35	35	52	40	39
AL	1	24	81	28	35	102	54	53
AR	4	4	4	6	5	6	4	5
AZ	1	1	2	3	4	6	10	7
CA	142	219	413	378	306	241	297	296
CO	587	608	318	145	161	146	96	155
CT	7	10	12	18	12	16	19	14
DC	61	86	63	65	43	29	28	30
DE	68	45	29	36	48	43	39	47
FL	0	21	32	8	6	8	5	7
GA	9	18	11	12	20	28	27	24
HI	36	26	29	30	41	123	45	61
IA	50	57	6	24	36	38	77	38
ID	1	2	5	12	9	10	8	8
IL	4	7	9	14	32	44	32	37
IN	8	14	15	12	7	5	7	6
KS	20	22	33	26	28	28	29	28
KY	7	7	7	5	5	4	4	5
LA	27	33	45	25	18	42	18	18
MA	3	3	5	5	4	5	8	6
MD	12	16	15	10	27	147	216	130
ME	12	20	29	36	35	33	40	37
MI	15	14	19	21	27	22	24	27
MN	20	26	22	18	19	6	7	15
MO	50	46	28	28	33	37	30	36
MS	28	14	6	2	10	10	11	12
MT	7	8	6	6	5	6	4	5
NC	4	4	3	13	19	5	4	6
ND	8	19	28	34	39	34	33	41
NE	6	4	6	8	4	4	1	2
NH	30	28	27	28	29	22	28	29
NJ	25	65	92	53	67	78	72	74
NM	16	24	3	4	7	15	14	11
NV	26	28	21	44	49	21	16	48
NY	36	34	27	38	68	91	95	88
OH	19	22	26	32	39	21	37	31
OK	13	18	32	17	22	26	23	25
OR	10	22	16	22	17	22	20	20
PA	13	21	9	9	25	15	13	20
RI	34	47	39	41	42	26	49	37
SC	35	24	26	49	56	49	65	56
SD	9	6	1	8	24	6	19	23
TN	5	7	18	29	20	14	13	16
TX	46	63	67	67	69	76	59	70
UT	1	2	6	3	2	4	4	3
VA	36	29	27	38	41	42	38	44
VT	9	21	18	18	22	21	31	22
WA	65	118	47	83	98	103	96	99
WI	3	3	5	2	5	7	6	6
WV	8	7	12	23	9	14	15	10
WY	15	15	7	1	10	0	0	0

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 1L. Median Number of Days from Filing Submission to Approval/Disposition
Commercial & Other Personal Excluding Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	19	26	22	22	22	29	28	28
AL	1	1	1	1	2	2	1	2
AR	1	1	1	1	1	1	1	1
AZ	1	1	1	1	3	3	2	2
CA	64	68	72	74	115	118	71	93
CO	105	363	232	97	78	98	51	83
CT	3	4	6	7	8	7	10	8
DC	68	84	122	85	77	95	36	81
DE	15	19	9	4	6	10	9	7
FL	4	15	16	5	3	5	5	5
GA	5	8	11	5	7	21	9	14
HI	10	11	14	12	21	27	27	24
IA	1	1	1	1	1	1	0	1
ID	1	1	2	4	4	1	2	3
IL	3	4	5	4	14	18	11	15
IN	4	7	10	8	6	5	7	6
KS	8	8	7	5	7	13	13	13
KY	7	7	7	6	4	4	4	4
LA	8	10	11	16	14	19	13	14
MA	4	3	3	3	3	4	6	4
MD	9	13	12	7	15	18	15	16
ME	5	7	12	12	15	17	14	16
MI	7	8	13	11	13	7	6	7
MN	19	47	14	16	24	29	24	26
MO	23	24	14	12	14	19	14	14
MS	1	1	1	1	1	1	1	1
MT	1	4	12	5	14	54	50	40
NC	2	3	2	1	2	3	3	3
ND	3	2	1	6	24	28	24	28
NE	5	2	6	7	4	4	2	3
NH	7	7	13	10	9	31	42	22
NJ	4	10	22	15	30	18	53	47
NM	5	5	1	1	1	1	0	1
NV	2	4	2	7	6	5	1	4
NY	16	23	29	20	25	28	35	28
OH	9	10	10	10	13	10	7	12
OK	11	14	28	12	14	14	13	14
OR	7	11	8	9	17	20	18	22
PA	1	1	1	1	4	3	3	4
RI	21	22	14	20	15	11	12	14
SC	3	5	7	11	13	21	13	17
SD	9	6	1	1	1	1	1	1
TN	4	6	16	20	10	7	8	8
TX	23	31	36	27	40	51	38	47
UT	2	4	6	4	2	3	4	3
VA	28	29	29	29	43	44	37	44
VT	7	15	11	8	8	7	11	9
WA	3	3	3	2	3	3	3	3
WI	3	3	5	2	4	6	6	6
WV	4	2	4	19	7	8	7	8
WY	14	14	23	3	2	3	3	3

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 2A. Disapproved Filings As Percentage of Total Closed Filings
All Filings

State	Calendar Period 2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	0%	0%	0%	0%	0%	0%	0%	0%
AL	0%	0%	0%	0%	0%	0%	0%	0%
AR	1%	0%	0%	0%	0%	0%	0%	0%
AZ	2%	4%	3%	4%	5%	4%	4%	5%
CA	2%	4%	5%	4%	3%	8%	13%	7%
CO	0%	0%	0%	0%	0%	0%	0%	0%
CT	7%	9%	5%	3%	3%	3%	1%	2%
DC	0%	0%	0%	0%	0%	0%	0%	0%
DE	0%	0%	0%	0%	0%	0%	0%	0%
FL	2%	1%	0%	0%	1%	0%	1%	1%
GA	4%	2%	2%	2%	2%	2%	1%	2%
HI	2%	4%	5%	5%	5%	2%	3%	3%
IA	0%	0%	0%	0%	0%	0%	0%	0%
ID	12%	13%	9%	3%	3%	2%	2%	3%
IL	0%	0%	0%	0%	0%	1%	0%	0%
IN	0%	0%	0%	0%	0%	0%	0%	0%
KS	4%	6%	3%	0%	6%	4%	8%	7%
KY	0%	0%	0%	0%	0%	0%	0%	0%
LA	3%	3%	3%	1%	1%	0%	2%	1%
MA	1%	2%	4%	4%	6%	6%	6%	6%
MD	0%	0%	0%	0%	0%	0%	0%	0%
ME	0%	0%	0%	0%	0%	0%	0%	0%
MI	6%	5%	10%	5%	6%	7%	4%	7%
MN	0%	1%	0%	0%	0%	0%	0%	0%
MO	0%	0%	0%	0%	0%	0%	1%	1%
MS	0%	0%	0%	0%	0%	0%	0%	0%
MT	0%	0%	0%	0%	0%	0%	0%	0%
NC	3%	2%	2%	2%	2%	2%	1%	1%
ND	1%	1%	0%	0%	0%	0%	0%	0%
NE	0%	0%	0%	0%	0%	0%	0%	0%
NH	0%	0%	0%	0%	0%	0%	0%	0%
NJ	1%	1%	1%	1%	1%	1%	1%	1%
NM	0%	0%	0%	0%	0%	0%	0%	0%
NV	1%	1%	2%	1%	2%	2%	1%	2%
NY	19%	20%	17%	12%	11%	13%	13%	12%
OH	0%	0%	0%	0%	0%	0%	0%	0%
OK	1%	0%	2%	2%	1%	2%	1%	1%
OR	3%	1%	2%	3%	1%	1%	1%	1%
PA	0%	0%	0%	0%	0%	0%	0%	0%
RI	0%	0%	0%	0%	0%	0%	0%	0%
SC	0%	0%	0%	0%	0%	0%	0%	0%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	0%	0%	0%	0%	0%	0%	0%	0%
TX	3%	5%	8%	6%	10%	7%	6%	8%
UT	10%	9%	8%	9%	12%	9%	12%	11%
VA	7%	5%	5%	4%	5%	6%	9%	6%
VT	10%	8%	7%	6%	6%	7%	12%	7%
WA	1%	0%	0%	0%	2%	1%	0%	1%
WI	0%	0%	0%	0%	0%	0%	0%	0%
WV	0%	0%	0%	0%	0%	0%	0%	0%
WY	0%	0%	0%	0%	1%	1%	0%	1%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 2B. Disapproved Filings As Percentage of Total Closed Filings
Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	0%	0%	0%	0%	0%	0%	0%	0%
AL	0%	0%	0%	0%	0%	0%	0%	0%
AR	2%	0%	0%	0%	0%	0%	0%	0%
AZ	0%	3%	1%	0%	1%	1%	1%	2%
CA	2%	8%	7%	3%	3%	14%	30%	12%
CO	0%	0%	0%	0%	0%	0%	0%	0%
CT	7%	9%	4%	2%	1%	2%	1%	1%
DC	0%	0%	0%	0%	0%	0%	0%	0%
DE	0%	0%	0%	0%	0%	0%	0%	0%
FL	0%	1%	0%	1%	1%	0%	0%	0%
GA	5%	2%	1%	1%	0%	1%	1%	1%
HI	2%	1%	1%	1%	1%	0%	2%	1%
IA	0%	0%	0%	0%	0%	0%	0%	0%
ID	6%	13%	8%	3%	2%	3%	0%	2%
IL	1%	1%	0%	0%	0%	2%	0%	1%
IN	0%	0%	0%	0%	0%	0%	0%	0%
KS	4%	4%	2%	0%	2%	2%	2%	2%
KY	0%	0%	0%	0%	0%	0%	0%	0%
LA	6%	3%	4%	2%	2%	0%	3%	2%
MA	1%	1%	2%	2%	3%	2%	3%	3%
MD	0%	0%	0%	0%	0%	0%	0%	0%
ME	0%	0%	0%	0%	0%	0%	0%	0%
MI	2%	3%	4%	1%	2%	0%	0%	1%
MN	0%	1%	0%	0%	0%	0%	0%	0%
MO	0%	0%	0%	0%	0%	0%	0%	0%
MS	0%	0%	0%	0%	0%	0%	0%	0%
MT	0%	0%	0%	0%	0%	0%	0%	0%
NC	1%	1%	0%	0%	1%	0%	0%	0%
ND	2%	0%	0%	0%	0%	0%	0%	0%
NE	0%	0%	0%	0%	0%	0%	0%	0%
NH	0%	0%	0%	0%	0%	0%	0%	0%
NJ	2%	1%	3%	1%	1%	1%	2%	1%
NM	1%	0%	0%	1%	0%	0%	0%	0%
NV	1%	0%	1%	0%	0%	0%	0%	0%
NY	17%	17%	15%	10%	10%	12%	7%	10%
OH	0%	0%	0%	0%	0%	0%	0%	0%
OK	0%	0%	0%	0%	0%	0%	0%	0%
OR	0%	0%	0%	0%	0%	0%	0%	0%
PA	0%	0%	0%	0%	0%	0%	0%	0%
RI	0%	0%	0%	0%	1%	0%	0%	0%
SC	0%	0%	0%	0%	0%	0%	0%	0%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	0%	0%	0%	0%	0%	1%	0%	0%
TX	0%	1%	2%	2%	4%	1%	3%	3%
UT	9%	12%	7%	7%	9%	8%	7%	9%
VA	2%	0%	1%	1%	1%	2%	4%	2%
VT	7%	3%	3%	4%	3%	3%	1%	2%
WA	0%	0%	0%	0%	0%	0%	0%	0%
WI	0%	0%	0%	0%	0%	0%	0%	0%
WV	0%	0%	0%	0%	0%	0%	0%	0%
WY	0%	0%	0%	0%	0%	0%	0%	0%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 2C. Disapproved Filings As Percentage of Total Closed Filings Excluding Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	0%	0%	0%	0%	0%	0%	0%	0%
AL	0%	0%	0%	0%	0%	0%	0%	0%
AR	1%	0%	0%	0%	0%	0%	0%	0%
AZ	2%	4%	3%	5%	5%	5%	4%	5%
CA	2%	4%	5%	4%	3%	7%	10%	6%
CO	0%	0%	0%	0%	0%	0%	0%	0%
CT	7%	9%	5%	3%	3%	3%	1%	2%
DC	0%	0%	0%	0%	0%	0%	0%	0%
DE	0%	0%	0%	0%	0%	0%	0%	0%
FL	3%	1%	0%	0%	1%	0%	1%	1%
GA	4%	2%	2%	2%	2%	2%	1%	2%
HI	2%	4%	6%	5%	6%	2%	3%	3%
IA	0%	0%	0%	0%	0%	0%	0%	0%
ID	13%	13%	9%	3%	3%	1%	3%	3%
IL	0%	0%	0%	0%	0%	0%	0%	0%
IN	0%	0%	0%	0%	0%	0%	0%	0%
KS	4%	6%	3%	0%	6%	5%	9%	8%
KY	0%	0%	0%	0%	0%	0%	0%	0%
LA	3%	3%	3%	1%	1%	0%	1%	1%
MA	1%	2%	4%	5%	6%	7%	6%	7%
MD	0%	0%	0%	0%	0%	0%	0%	0%
ME	0%	0%	0%	0%	0%	0%	0%	0%
MI	6%	5%	11%	6%	8%	10%	6%	9%
MN	0%	1%	0%	0%	0%	0%	0%	0%
MO	0%	0%	0%	0%	0%	0%	1%	1%
MS	0%	0%	0%	0%	0%	0%	0%	0%
MT	0%	0%	0%	0%	0%	0%	0%	0%
NC	4%	2%	2%	2%	2%	2%	1%	2%
ND	1%	1%	0%	0%	0%	0%	0%	0%
NE	0%	0%	0%	0%	0%	0%	0%	0%
NH	0%	0%	0%	0%	0%	0%	0%	0%
NJ	1%	2%	1%	1%	0%	2%	0%	1%
NM	0%	0%	0%	0%	0%	0%	0%	0%
NV	2%	1%	2%	2%	2%	2%	1%	2%
NY	20%	21%	17%	12%	11%	13%	14%	13%
OH	0%	0%	0%	0%	0%	0%	0%	0%
OK	1%	0%	2%	2%	1%	2%	1%	1%
OR	4%	2%	2%	3%	2%	1%	1%	1%
PA	0%	0%	0%	0%	0%	0%	0%	0%
RI	0%	0%	0%	0%	0%	0%	0%	0%
SC	0%	0%	0%	0%	0%	0%	0%	0%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	0%	0%	0%	0%	0%	0%	0%	0%
TX	3%	5%	9%	7%	12%	8%	7%	9%
UT	10%	9%	9%	9%	13%	9%	12%	11%
VA	8%	5%	6%	4%	6%	7%	10%	7%
VT	11%	9%	7%	6%	6%	8%	14%	8%
WA	1%	0%	0%	0%	3%	1%	0%	1%
WI	0%	0%	0%	0%	0%	0%	0%	0%
WV	0%	0%	0%	0%	0%	0%	0%	0%
WY	0%	0%	0%	0%	1%	1%	0%	1%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 3A. Withdrawn Filings As Percentage of Total Closed Filings
All Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	0%	0%	1%	0%	0%	0%	0%	0%
AL	1%	0%	0%	0%	0%	1%	0%	0%
AR	0%	0%	1%	1%	1%	0%	1%	1%
AZ	4%	3%	3%	4%	5%	4%	6%	5%
CA	15%	21%	22%	22%	22%	20%	22%	21%
CO	3%	2%	1%	2%	1%	2%	3%	2%
CT	6%	5%	6%	6%	4%	6%	4%	5%
DC	4%	4%	2%	0%	0%	0%	0%	0%
DE	0%	0%	0%	0%	0%	0%	0%	0%
FL	12%	8%	7%	6%	5%	6%	4%	5%
GA	3%	3%	2%	2%	3%	2%	3%	2%
HI	7%	6%	5%	6%	6%	7%	8%	7%
IA	0%	0%	0%	1%	0%	0%	1%	1%
ID	6%	6%	2%	2%	4%	2%	3%	3%
IL	4%	3%	3%	1%	3%	2%	2%	3%
IN	2%	1%	1%	1%	1%	1%	2%	1%
KS	8%	8%	4%	0%	5%	3%	4%	4%
KY	0%	0%	0%	0%	0%	0%	0%	0%
LA	6%	6%	5%	5%	7%	4%	3%	5%
MA	2%	5%	9%	8%	6%	8%	5%	7%
MD	2%	2%	2%	3%	2%	4%	4%	3%
ME	1%	0%	0%	0%	0%	0%	0%	0%
MI	5%	4%	7%	5%	4%	6%	4%	5%
MN	0%	0%	0%	0%	0%	0%	0%	0%
MO	6%	5%	4%	4%	4%	3%	5%	4%
MS	1%	1%	2%	2%	2%	2%	2%	2%
MT	1%	0%	2%	2%	2%	1%	2%	1%
NC	3%	3%	2%	2%	3%	2%	4%	3%
ND	1%	1%	0%	0%	0%	0%	0%	0%
NE	0%	0%	0%	0%	0%	0%	0%	0%
NH	0%	0%	0%	0%	0%	1%	0%	0%
NJ	11%	6%	7%	8%	9%	4%	5%	6%
NM	3%	4%	3%	3%	3%	3%	2%	2%
NV	4%	4%	2%	3%	2%	2%	4%	2%
NY	8%	8%	8%	7%	9%	15%	9%	10%
OH	0%	0%	0%	0%	0%	0%	0%	0%
OK	4%	3%	5%	4%	5%	3%	4%	4%
OR	5%	3%	5%	5%	5%	3%	3%	4%
PA	0%	0%	0%	0%	0%	0%	0%	0%
RI	4%	6%	4%	5%	4%	4%	5%	5%
SC	0%	0%	0%	0%	0%	0%	0%	0%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	3%	2%	3%	3%	4%	4%	3%	4%
TX	7%	11%	11%	7%	10%	7%	5%	7%
UT	2%	1%	1%	1%	1%	1%	1%	2%
VA	5%	4%	5%	5%	5%	5%	7%	6%
VT	0%	0%	0%	1%	1%	1%	1%	1%
WA	2%	1%	2%	1%	2%	1%	2%	2%
WI	0%	0%	0%	0%	0%	0%	0%	0%
WV	3%	1%	1%	0%	1%	0%	1%	1%
WY	0%	0%	0%	1%	3%	3%	3%	3%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 3B. Withdrawn Filings As Percentage of Total Closed Filings
Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	0%	0%	0%	0%	0%	0%	0%	0%
AL	0%	0%	0%	0%	0%	0%	0%	0%
AR	0%	0%	0%	0%	0%	0%	0%	0%
AZ	3%	1%	2%	2%	1%	1%	1%	1%
CA	21%	40%	29%	21%	17%	12%	9%	14%
CO	4%	2%	1%	1%	1%	2%	2%	2%
CT	5%	7%	6%	5%	5%	4%	3%	5%
DC	3%	2%	1%	0%	0%	0%	0%	0%
DE	0%	0%	0%	0%	0%	0%	0%	0%
FL	2%	8%	6%	4%	4%	4%	1%	4%
GA	6%	2%	3%	2%	3%	3%	3%	3%
HI	6%	4%	2%	5%	3%	5%	6%	4%
IA	0%	0%	0%	0%	0%	0%	0%	0%
ID	3%	4%	2%	3%	3%	2%	1%	3%
IL	2%	1%	3%	2%	5%	0%	1%	3%
IN	3%	1%	2%	2%	1%	2%	1%	1%
KS	6%	3%	2%	0%	4%	3%	5%	4%
KY	0%	0%	0%	0%	0%	0%	0%	0%
LA	7%	8%	5%	3%	5%	0%	0%	3%
MA	2%	2%	7%	5%	4%	2%	1%	3%
MD	1%	0%	1%	3%	3%	4%	2%	3%
ME	1%	0%	0%	0%	0%	0%	0%	0%
MI	6%	2%	6%	3%	3%	4%	4%	5%
MN	0%	0%	0%	0%	0%	0%	0%	0%
MO	2%	2%	2%	4%	1%	1%	3%	2%
MS	1%	1%	3%	2%	2%	6%	2%	3%
MT	0%	0%	0%	0%	1%	0%	0%	1%
NC	1%	1%	1%	2%	3%	3%	3%	3%
ND	1%	1%	0%	0%	0%	0%	0%	0%
NE	0%	0%	0%	0%	0%	0%	0%	0%
NH	0%	0%	0%	0%	0%	0%	0%	0%
NJ	42%	9%	8%	8%	4%	0%	1%	1%
NM	3%	5%	2%	6%	1%	0%	4%	1%
NV	9%	5%	9%	9%	10%	2%	12%	9%
NY	6%	5%	8%	6%	7%	4%	6%	5%
OH	0%	0%	0%	0%	0%	0%	0%	0%
OK	1%	1%	1%	1%	3%	1%	2%	2%
OR	1%	1%	1%	1%	1%	1%	1%	1%
PA	0%	0%	0%	0%	0%	1%	0%	0%
RI	4%	7%	3%	3%	3%	3%	4%	4%
SC	0%	0%	0%	0%	0%	0%	0%	0%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	3%	1%	2%	3%	6%	3%	2%	5%
TX	5%	5%	4%	2%	4%	2%	5%	3%
UT	1%	1%	0%	1%	0%	1%	1%	1%
VA	2%	2%	2%	3%	4%	4%	3%	3%
VT	0%	0%	1%	0%	1%	0%	1%	0%
WA	0%	0%	0%	0%	0%	0%	0%	0%
WI	0%	0%	0%	0%	0%	0%	0%	0%
WV	0%	0%	1%	0%	1%	0%	0%	1%
WY	0%	0%	0%	8%	0%	0%	0%	0%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 3C Withdrawn Filings As Percentage of Total Closed Filings
Excluding Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	0%	0%	1%	0%	0%	0%	0%	0%
AL	1%	0%	0%	0%	0%	1%	0%	0%
AR	1%	1%	1%	1%	1%	0%	1%	1%
AZ	4%	3%	3%	4%	6%	4%	7%	5%
CA	14%	20%	22%	22%	23%	22%	25%	22%
CO	2%	2%	1%	3%	1%	2%	3%	2%
CT	6%	4%	6%	6%	4%	6%	5%	5%
DC	4%	4%	2%	0%	0%	0%	0%	0%
DE	0%	0%	0%	0%	0%	0%	0%	0%
FL	12%	8%	7%	6%	6%	6%	5%	5%
GA	3%	3%	2%	2%	2%	2%	3%	2%
HI	7%	7%	5%	6%	6%	7%	8%	7%
IA	0%	0%	0%	1%	0%	0%	1%	1%
ID	6%	6%	2%	2%	4%	3%	3%	3%
IL	4%	3%	3%	1%	2%	2%	2%	3%
IN	2%	2%	1%	1%	1%	1%	2%	1%
KS	8%	9%	4%	0%	5%	3%	4%	4%
KY	0%	0%	0%	0%	0%	0%	0%	0%
LA	6%	6%	5%	5%	7%	4%	3%	5%
MA	2%	5%	9%	9%	7%	10%	6%	7%
MD	2%	2%	3%	3%	2%	4%	4%	3%
ME	1%	0%	0%	0%	0%	0%	0%	0%
MI	5%	4%	7%	5%	4%	7%	4%	5%
MN	0%	0%	0%	0%	0%	0%	0%	0%
MO	6%	5%	5%	5%	5%	4%	5%	4%
MS	1%	1%	1%	2%	1%	1%	2%	1%
MT	1%	0%	2%	2%	2%	1%	2%	2%
NC	4%	3%	2%	2%	3%	2%	4%	3%
ND	1%	1%	0%	0%	0%	0%	0%	0%
NE	0%	0%	0%	0%	0%	0%	0%	0%
NH	0%	0%	0%	0%	0%	1%	0%	0%
NJ	8%	6%	6%	9%	11%	5%	6%	7%
NM	3%	4%	3%	2%	3%	3%	2%	2%
NV	3%	4%	2%	3%	2%	1%	3%	2%
NY	8%	8%	8%	8%	9%	18%	10%	11%
OH	0%	0%	0%	0%	0%	0%	0%	0%
OK	4%	4%	6%	5%	5%	3%	4%	4%
OR	5%	3%	5%	6%	5%	3%	3%	4%
PA	0%	0%	0%	0%	0%	0%	0%	0%
RI	4%	6%	5%	6%	5%	4%	5%	5%
SC	0%	0%	0%	0%	0%	0%	0%	0%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	3%	3%	3%	3%	3%	4%	3%	3%
TX	7%	12%	13%	9%	11%	9%	5%	8%
UT	2%	2%	1%	1%	2%	2%	1%	2%
VA	6%	4%	6%	5%	6%	5%	8%	6%
VT	0%	0%	0%	1%	1%	1%	0%	1%
WA	2%	1%	2%	1%	2%	1%	2%	2%
WI	0%	0%	0%	0%	0%	0%	0%	0%
WV	3%	1%	1%	1%	1%	0%	1%	1%
WY	0%	0%	0%	1%	3%	3%	3%	3%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 4A. Percentage of Rate Filings with Approved Rate Change Less than Proposed Rate Change - All Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	1%	2%	0%	1%	3%	6%	13%	3%
AL	0%	3%	0%	2%	0%	0%	0%	0%
AR	2%	3%	11%	10%	5%	2%	0%	3%
AZ	0%	0%	0%	0%	0%	0%	0%	0%
CA	10%	5%	11%	13%	20%	22%	22%	23%
CO	1%	1%	0%	1%	1%	1%	1%	1%
CT	1%	2%	2%	4%	3%	6%	1%	2%
DC	1%	1%	1%	1%	2%	1%	3%	3%
DE	1%	1%	1%	2%	4%	3%	2%	3%
FL	33%	0%	0%	7%	11%	0%	14%	4%
GA	13%	12%	11%	20%	20%	13%	20%	16%
HI	4%	4%	11%	7%	9%	5%	0%	7%
IA	0%	1%	0%	1%	1%	0%	2%	1%
ID	0%	0%	0%	0%	0%	0%	0%	0%
IL	1%	0%	0%	0%	0%	1%	0%	0%
IN	1%	1%	1%	1%	1%	1%	0%	1%
KS	0%	1%	1%	1%	1%	1%	2%	1%
KY	1%	0%	0%	0%	0%	0%	0%	1%
LA	1%	2%	2%	3%	2%	0%	0%	0%
MA	1%	1%	2%	2%	3%	1%	4%	3%
MD	1%	1%	1%	2%	0%	4%	5%	3%
ME	0%	0%	1%	2%	2%	3%	5%	2%
MI	7%	2%	4%	7%	6%	0%	4%	3%
MN	0%	1%	0%	3%	0%	0%	0%	0%
MO	0%	1%	0%	0%	0%	0%	0%	0%
MS	3%	0%	2%	3%	4%	2%	2%	2%
MT	1%	1%	1%	1%	1%	1%	0%	1%
NC	1%	1%	1%	2%	0%	1%	1%	0%
ND	1%	1%	1%	0%	0%	0%	2%	0%
NE	1%	0%	0%	0%	0%	0%	0%	0%
NH	0%	1%	0%	1%	0%	1%	0%	0%
NJ	6%	7%	5%	7%	7%	9%	3%	7%
NM	0%	0%	0%	0%	0%	0%	0%	0%
NV	7%	5%	11%	13%	16%	17%	2%	12%
NY	6%	3%	7%	14%	9%	3%	4%	5%
OH	1%	1%	1%	1%	1%	0%	0%	1%
OK	0%	0%	0%	0%	0%	0%	0%	0%
OR	1%	1%	0%	0%	1%	0%	0%	0%
PA	2%	3%	2%	3%	4%	2%	1%	3%
RI	2%	1%	0%	2%	4%	2%	3%	4%
SC	9%	4%	10%	11%	15%	9%	12%	13%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	0%	1%	1%	0%	1%	1%	0%	1%
TX	0%	1%	1%	1%	1%	4%	1%	2%
UT	0%	1%	0%	0%	0%	0%	0%	0%
VA	0%	1%	0%	0%	0%	0%	0%	0%
VT	2%	0%	0%	1%	1%	0%	0%	1%
WA	4%	5%	2%	6%	3%	7%	8%	5%
WI	1%	0%	0%	0%	0%	0%	0%	0%
WV	1%	0%	3%	1%	1%	0%	0%	0%
WY	0%	14%	0%	0%	0%	0%	0%	0%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 4B. Percentage of Rate Filings with Approved Rate Change Less than Proposed Rate Change - Homeowners Rate Filings

State	Calendar Period 2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	0%	0%	0%	5%	11%	0%	0%	8%
AL	0%	0%	0%	6%	0%	0%	0%	0%
AR	2%	2%	3%	4%	9%	0%	0%	7%
AZ	1%	0%	0%	0%	1%	0%	0%	0%
CA	14%	10%	15%	18%	24%	23%	25%	24%
CO	2%	0%	0%	2%	1%	0%	3%	2%
CT	5%	7%	2%	11%	11%	16%	11%	8%
DC	0%	0%	0%	0%	11%	0%	0%	12%
DE	3%	0%	0%	6%	8%	0%	13%	9%
FL	50%	0%	0%	18%	2%	0%	20%	4%
GA	27%	29%	20%	41%	38%	16%	28%	27%
HI	21%	0%	54%	0%	19%	14%	0%	14%
IA	1%	0%	0%	0%	1%	0%	0%	1%
ID	0%	0%	0%	0%	0%	0%	0%	0%
IL	1%	0%	0%	0%	1%	0%	0%	0%
IN	2%	1%	1%	5%	3%	4%	0%	4%
KS	2%	3%	0%	3%	1%	6%	0%	3%
KY	0%	0%	1%	0%	0%	0%	0%	0%
LA	0%	5%	6%	6%	13%	0%	0%	0%
MA	7%	0%	2%	5%	10%	5%	17%	10%
MD	0%	0%	0%	0%	1%	11%	0%	3%
ME	3%	0%	0%	4%	5%	0%	25%	4%
MI	0%	0%	0%	1%	4%	0%	4%	4%
MN	0%	1%	0%	2%	1%	0%	0%	1%
MO	0%	0%	0%	0%	0%	0%	0%	0%
MS	10%	0%	0%	7%	13%	0%	6%	7%
MT	2%	0%	0%	0%	0%	0%	0%	0%
NC	0%	3%	5%	0%	0%	0%	0%	0%
ND	0%	3%	0%	0%	0%	0%	7%	2%
NE	0%	0%	0%	0%	0%	0%	0%	0%
NH	0%	0%	0%	0%	0%	0%	0%	0%
NJ	0%	23%	20%	14%	14%	35%	8%	21%
NM	0%	0%	0%	0%	0%	0%	0%	0%
NV	9%	7%	14%	18%	33%	29%	8%	27%
NY	5%	3%	5%	2%	5%	0%	11%	3%
OH	1%	1%	1%	0%	0%	0%	0%	0%
OK	0%	0%	0%	0%	0%	0%	0%	0%
OR	0%	0%	0%	0%	3%	0%	0%	1%
PA	4%	3%	1%	3%	10%	5%	12%	7%
RI	11%	0%	0%	3%	12%	0%	13%	10%
SC	13%	2%	5%	7%	14%	10%	18%	19%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	0%	0%	1%	0%	2%	0%	0%	3%
TX	0%	0%	0%	1%	2%	4%	2%	2%
UT	0%	2%	0%	0%	0%	0%	0%	0%
VA	1%	0%	0%	1%	0%	0%	0%	0%
VT	0%	0%	0%	3%	2%	0%	0%	2%
WA	5%	7%	2%	5%	11%	8%	0%	16%
WI	1%	0%	0%	0%	0%	0%	0%	0%
WV	0%	0%	3%	0%	8%	0%	0%	0%
WY	0%	0%	0%	0%	0%	0%	0%	0%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 4C. Percentage of Rate Filings with Approved Rate Change Less than Proposed Rate Change - Personal Auto Rate Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	6%	8%	0%	0%	10%	0%	50%	8%
AL	0%	6%	0%	0%	0%	0%	0%	0%
AR	3%	3%	22%	19%	6%	4%	0%	2%
AZ	0%	0%	0%	0%	1%	0%	0%	1%
CA	6%	0%	0%	19%	30%	54%	38%	41%
CO	2%	1%	1%	1%	0%	0%	0%	0%
CT	3%	5%	10%	11%	11%	17%	0%	8%
DC	11%	0%	13%	9%	13%	33%	67%	23%
DE	3%	13%	9%	9%	19%	33%	0%	14%
FL	0%	0%	0%	0%	16%	0%	11%	4%
GA	20%	4%	10%	19%	20%	8%	16%	13%
HI	17%	25%	56%	20%	21%	0%	0%	8%
IA	0%	2%	0%	2%	4%	0%	10%	3%
ID	0%	0%	0%	0%	0%	0%	0%	0%
IL	0%	0%	0%	0%	0%	0%	0%	0%
IN	1%	1%	2%	3%	4%	0%	0%	2%
KS	2%	1%	2%	1%	1%	0%	8%	3%
KY	0%	0%	0%	1%	1%	0%	0%	1%
LA	9%	9%	3%	9%	5%	0%	0%	0%
MA	0%	4%	8%	9%	14%	0%	10%	12%
MD	0%	0%	0%	1%	0%	5%	12%	4%
ME	0%	0%	2%	6%	4%	20%	8%	11%
MI	14%	3%	12%	12%	11%	0%	4%	3%
MN	0%	1%	0%	6%	0%	0%	0%	0%
MO	0%	0%	0%	0%	0%	0%	0%	0%
MS	5%	0%	11%	11%	13%	0%	6%	4%
MT	4%	0%	0%	5%	3%	8%	0%	3%
NC	0%	0%	0%	8%	0%	0%	50%	6%
ND	2%	3%	2%	0%	0%	0%	7%	2%
NE	2%	0%	1%	0%	0%	0%	0%	0%
NH	0%	0%	0%	1%	0%	0%	0%	0%
NJ	16%	0%	12%	21%	16%	12%	11%	13%
NM	0%	0%	0%	0%	0%	0%	0%	0%
NV	10%	9%	19%	19%	18%	25%	0%	11%
NY	11%	3%	19%	51%	30%	30%	0%	22%
OH	0%	1%	1%	2%	1%	0%	0%	2%
OK	0%	0%	0%	0%	0%	0%	0%	0%
OR	2%	0%	0%	1%	1%	0%	0%	0%
PA	3%	6%	8%	10%	15%	15%	0%	8%
RI	3%	0%	2%	12%	12%	0%	0%	15%
SC	9%	8%	20%	22%	30%	9%	17%	19%
SD	0%	0%	1%	0%	0%	0%	0%	0%
TN	0%	0%	0%	1%	2%	4%	0%	2%
TX	0%	2%	2%	1%	1%	8%	0%	3%
UT	0%	2%	0%	0%	0%	0%	0%	0%
VA	0%	1%	0%	0%	0%	0%	0%	0%
VT	9%	0%	0%	3%	2%	0%	0%	2%
WA	10%	10%	12%	14%	4%	13%	100%	9%
WI	1%	0%	0%	0%	0%	0%	0%	0%
WV	3%	0%	11%	5%	2%	0%	0%	0%
WY	0%	0%	0%	0%	0%	0%	0%	0%

Source: Compiled from filings available through S&P Global Market Intelligence.

Table 4D. Percentage of Rate Filings with Approved Rate Change Less than Proposed Rate Change - Commercial & Other Personal Filings

State	Calendar Period							
	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	12 Months ending 6/30/2025
AK	1%	2%	0%	0%	0%	8%	0%	1%
AL	0%	0%	0%	0%	0%	0%	0%	0%
AR	2%	3%	0%	2%	1%	0%	0%	0%
AZ	0%	0%	0%	0%	0%	0%	0%	0%
CA	9%	2%	11%	8%	14%	14%	16%	16%
CO	1%	1%	0%	0%	0%	1%	0%	0%
CT	0%	0%	0%	0%	0%	0%	0%	0%
DC	0%	1%	0%	0%	0%	0%	0%	0%
DE	0%	0%	0%	0%	1%	1%	0%	1%
FL	0%	0%	0%	0%	0%	0%	0%	0%
GA	9%	10%	9%	15%	17%	14%	18%	14%
HI	0%	3%	3%	7%	5%	3%	0%	5%
IA	0%	1%	0%	0%	0%	0%	0%	0%
ID	0%	0%	0%	0%	0%	0%	0%	0%
IL	3%	0%	0%	0%	0%	10%	0%	3%
IN	1%	1%	0%	0%	0%	0%	0%	0%
KS	0%	1%	0%	1%	0%	0%	1%	0%
KY	1%	0%	0%	0%	0%	0%	0%	0%
LA	0%	0%	0%	1%	0%	0%	0%	0%
MA	0%	1%	1%	0%	0%	0%	1%	0%
MD	2%	2%	1%	3%	0%	0%	5%	2%
ME	0%	1%	0%	0%	0%	0%	2%	0%
MI	1%	1%	0%	0%	0%	0%	3%	1%
MN	1%	0%	0%	0%	0%	0%	0%	0%
MO	0%	1%	0%	0%	0%	0%	0%	0%
MS	1%	0%	0%	0%	0%	3%	0%	1%
MT	1%	2%	1%	0%	0%	0%	0%	0%
NC	2%	1%	1%	1%	0%	1%	0%	0%
ND	0%	1%	1%	0%	0%	0%	0%	0%
NE	1%	0%	0%	0%	0%	0%	0%	0%
NH	0%	1%	0%	0%	0%	2%	0%	0%
NJ	4%	3%	0%	1%	2%	2%	0%	2%
NM	0%	0%	0%	2%	0%	0%	0%	0%
NV	0%	2%	0%	0%	0%	0%	0%	0%
NY	5%	3%	3%	3%	2%	0%	3%	1%
OH	1%	1%	0%	0%	1%	0%	0%	0%
OK	0%	0%	0%	0%	0%	0%	0%	0%
OR	0%	1%	0%	0%	0%	0%	0%	0%
PA	1%	2%	1%	0%	1%	0%	0%	1%
RI	0%	1%	0%	0%	0%	2%	0%	0%
SC	4%	3%	2%	1%	4%	8%	0%	4%
SD	0%	0%	0%	0%	0%	0%	0%	0%
TN	0%	1%	1%	0%	1%	1%	0%	0%
TX	1%	1%	1%	0%	0%	2%	1%	1%
UT	0%	0%	0%	0%	0%	0%	0%	0%
VA	0%	1%	0%	0%	0%	0%	0%	0%
VT	0%	0%	0%	0%	0%	0%	0%	0%
WA	2%	3%	0%	3%	1%	4%	5%	2%
WI	1%	0%	0%	0%	0%	0%	0%	0%
WV	1%	1%	0%	0%	0%	0%	0%	0%
WY	0%	14%	0%	0%	0%	0%	0%	0%

Source: Compiled from filings available through S&P Global Market Intelligence.